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In order to gather information for curriculum decisions, 250 employed homemakers between 16 and 24 years of age were questioned about time and money management problems. Those surveyed had assumed the dual role for less than three years and had an average annual family income of $6,000 to $7,000. Very few had children. Most frequently indicated money problems included: (1) emergency funds, (2) anticipating future needs, and (3) staying within the budget. One-third experienced difficulty with purchasing decisions. Because of the nature of the sample the expected time management problems concerning time for the children, to continue the homemaker's education, and deciding what paid help to use, had not occurred. Participants reported little difficulty in finding time for routine household tasks and personal and family recreation and inadequate time for resting, ironing, seasonal home care, and clothing care. Educational implications of the findings are: (1) management instruction is needed at the secondary and post-secondary level, (2) existing programs should be evaluated to determine if they meet the needs of the dual role, and (3) learning experiences should include family adjustment, realistic-flexible-spending plans, care and use of equipment, consumer education, and organization. The data in tabular form, a bibliography, letters, and the questionnaire are included in the document. (FP)

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MANAGEMENT PROBLEMS OF YOUNG EMPLOYED HOMEMAKERS

Norma Ann Hunsicker

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Management Problems of Young Employed Homemakers

by

Norma Ann Hunsicker

Directed by

Virginia F. Thomas, Ph.D.
Associate Professor, Home Economics Education

Thesis conducted as part of Project No. 28, Pilot Patterns for Managerial Instruction in Area Vocational School Curricula Based on Problems of Young Homemakers, Employed Full-Time in Clerical and Sales Occupations, under grant from Iowa Department of Public Instruction, Division of Vocational Education, PL88-210 Sec. 4(a).

Iowa State University
of Science and Technology
Ames, Iowa
1967

MANAGEMENT PROBLEMS OF YOUNG EMPLOYED HOMEMAKERS

by

Norma Ann Hunsicker

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Alberta D. Hill
In Charge of Major Work

Alberta D. Hill
Head of Major Department

Dean of Graduate College

Iowa State University
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INTRODUCTION

Today's world is dynamic with continuous change, therefore, education for living in such a world must be equally dynamic. Technological and social changes have occurred and are occurring at various rates and the impact of the new situations they create are felt by individuals and families throughout Western society. New situations require decision making and the number of decisions facing individuals and families are ever increasing. For educational offerings to meet this challenge, educators must be sensitive to the motion and direction of changes. Awareness of the present and possible future societal environment strengthens the planners' ability to keep educational programs vital and purposeful.

Home economics as all areas of education must prepare students for living in a rapidly changing present and an almost unimaginable future. In the past, home economics educators have felt fairly confident of the likely future demands on their students. Home economics students were prepared to carry out the role of homemaker in an environment only slightly modified from that existing at the time of their formal education. In recent years persons responsible for planning home economics instructional programs have recognized that many skills emphasized previously, and some of those taught today, may soon become useless.

The number of possible roles a woman may choose has expanded, as well as the feasibility of combining different roles. Rapid production of labor and time saving household items and changes in patterns of living have created widespread situations in which the homemaker may not need to spend the whole day at home to accomplish household tasks. In addition to technological changes, research studies as those done by Glenn (1959) and Weil (1962) indicate that community attitudes are more favorable towards women combining the roles of wife and wage earner. The studies, also, indicated that if children are given adequate care, employment of mothers is becoming more acceptable in society. Home economics offerings then must be kept abreast of the present trends and, hopefully, provide learning experiences that will prove profitable to the learner in new situations as the dual role.

Reasons for Study

Evidence of social change is the ever increasing number of married women in the labor force. This means that a growing number of women are involved in the dual role of homemaker-wage earner. For the period from 1940 to 1964, the number of married women workers with husband present increased 244 per cent. However, for the same period only a 47 per cent rise occurred in the number of married women with husbands present. These are the percentages reported in the _1965 Handbook on Women Workers_ (U. S. Dept. of Labor, 1966). According to this source, in 1964 almost 60 per cent of all women workers were married, and for the future the forecast indicates that even a larger percentage of married women will be employed.

These trends have not eliminated home and family responsibilities, however. Wives who are paid workers outside the home are still expected to continue the homemaker role. For many women the question of marriage or a career no longer is a major one. Instead the crucial decision appears to be concerned with successfully combining marriage and paid employment.

The President's Commission on the Status of Women (1963) indicated that women must be better trained for employment, but at the same time preparation for responsibilities as homemakers must not be neglected. The traditional pattern of preparing girls for full-time homemaking needs serious evaluation. Will such training be adequate? Will the homemaker be able to meet both the demands of gainful employment and the daily responsibilities of home and family life? A major challenge to education seems to be the need to implement instructional programs which equip girls and women to fulfill dual roles.

One of the recommendations, designed to meet educational needs of women, was to create centers for continuing education, and it was pointed out that such centers need to be easily accessible. The Commission's report included this statement:

> To be usable by the large numbers of young women who marry in their late teens and early twenties, and by the mature woman in general, continuing education must be geographically available where the woman is (pp. 11-12).

The Commission recognized not only the increasing numbers of married young women, but also the surge of returning mature women to the labor force. This coupled with other increasing demands for occupational training and retraining as well as for general education further magnified the need to make higher educational opportunities available to the majority.

In 1965 the Iowa General Assembly passed Senate File 550 to establish such educational opportunities in the form of area vocational schools and area community colleges. (Howe, 1966) The legislation recognized the need to provide accessible opportunities. This establishment created a challenge to Iowa educators to develop meaningful curricula. The author felt that a contribution towards handling the dual role of homemaker-wage earner could well be offered as a part of occupational oriented curricula in these centers.

Objectives of Study

The present research was undertaken to provide information useful for the development of meaningful instructional programs to prepare women for the dual role of homemaker-wage earner. The overall objective was to provide information for curriculum development by identifying some of the problems realized by young married Iowa women in managing a home while employed full time. Studies of Iowa employed women were lacking and especially those of the young married women engaged in gainful employment. Discovery of the felt needs of such homemakers in handling the dual role would be a basis for making recommendations for educational development. Such information was important immediately to a larger study.

The larger study was Project 28, "Pilot patterns for home management instruction in area vocational school curricula, based on problems of young homemakers, employed full-time in clerical and sales occupations." This project was planned in the Home Economics Education Department at Iowa State University. The main purpose was to develop appropriate instructional programs for the Iowa area vocational schools that would be focused on the further preparation of occupational-training students to manage homemaking responsibilities. In the first phase of Project 28, data were needed about the problems realized by young married full-time clerical and sales workers. Successive phases would be to develop learning experiences, select appropriate subject matter, and finally the actual implementation of pilot instructional programs.

The present study was planned to make a major contribution to Phase I of Project 28, identification of felt problems of young employed homemakers. In consideration of the needs of Project 28 and the possible contribution that could be made to curriculum development in home economics the major objectives of the present study were to:

(1) Identify problems realized by young employed homemakers in managing their time and money.

(2) Determine implications of these problems for Iowa area school curricula.

Basic Concepts

Similar conceptualization by the writer and reader of basic terms and frameworks used in the development and reporting of research greatly facilitates communication. A particular term or idea is often conceived differently by different individuals. This difference may be intensified when a field of study is involved in theoretical development and basic ideas and emphasis are changing. The present section was included to give the reader a clearer perception of the basic concepts that were fundamental in the development of the study.

Educational program planning

Educational programs should be planned around well chosen objectives. Tyler (1965) maintains that the desired purposes of an instructional program need to be clearly established to increase the likelihood of achieving educational changes in the learners. Current trends are favoring Tyler's position that these objectives should be stated so as to indicate the content area involved as well as the kind of behavior to be exhibited by the learner. Behavioral objectives then serve as the guidelines for planning the instructional program of appropriate learning experiences for the students.

Because life is complex and continually changing, careful selection of objectives should be made. The overall guide is usually the philosophy of education of the planners, but other factors concerning the environment of learning are also important. Certain investigations have been made and are being made to provide information that will be useful in making judgements about objectives and learning experiences. The present study is one of these.

Research findings have aided curriculum development by contributing to knowledge of the educational status and interests of the learners themselves, the psychology of learning, the conditions of contemporary life, and to development in specific fields of subject matter. Programs planned in consideration of only one of these factors may be criticized but when development occurs in light of the total picture, learners are more likely to benefit.

Studies of the prospective students may indicate relevant needs or interests. Such data should indicate the present status of the students. The educational gap, or educational need, is indicated when the present status is compared with an acceptable norm. Interests may be used to indicate educational gaps or to indicate likely places to start educational programs.

The conditions under which learning occurs need to be considered. Studies that have developed the present knowledge of the psychology of learning give certain criteria that are useful in selecting appropriate objectives and learning experiences.

Studies of contemporary life can help educators in selecting objectives for meaningful instructional programs. Such studies can give direction to developing curricula that will prepare the learners for the demands of living. The studies may also contribute by suggesting learning experiences that can be associated by the student with experiences in his life outside the classroom.

Subject matter specialists aid curriculum developers by providing information about the nature of the content of learning as well as behavioral norms in that field. Basic concepts and generalizations of the field of study are important in planning instructional programs. Logical sequence may be suggested by the subject content.

The subject matter of concern in the present study was home management. A gap sometimes exists between the level of theory developed by pure researchers and that used in educational programs at different academic levels. The field of home management has been shifting emphasis in recent years and still is developing further the theoretical frameworks. In consideration of these changing concepts, present theories and approaches in the field of home management were included.

Management

The past concept of home management as work simplification and budgeting has shrunk to only a part of the expanded concept held by many theorists and educators today. Home management presently would be more nearly associated with decision-making and the utilization of total family resources. A national curriculum project (Concepts and Generalizations, 1967) summarized the subject area as:

> Home management includes decision-making and the organization of activities involved in the use of resources for defining and achieving goals of families (p. 29).

Gross and Crandall (1963) defined it most simply as "using what you have to get what you want." It involves resources (what a person has) and goals (what a person wants). The different theorists do agree that management is a process, i.e., a continuing development. The process may be visualized as an attempt to close the gap between where a person is at the present and where one wants to be. The conclusion, however, is not that management will guarantee the reaching of the desired higher level. Sometimes the process may lead to alteration of the goals or repeating the process.

Process of management

Different models have been developed to describe the process of management. The concept described by Gross and Crandall (1963) was of a mental process with definite successive steps:

> The process consists of three more or less consecutive steps: planning; controlling the various elements of the plan while carrying it through, whether it is executed by oneself or by others; and evaluating results preparatory to future planning (p. 7).

More recently in summarizing different explanations, Liston (1966) conceived the process in three parts also: problem recognition, choice, and action. Schlater (1967) pictured two elements in the process that of decision-making plus decision-implementing. The first was primarily a mental activity and the latter was predominately that of performance but neither of Schlater's elements were necessarily mutually exclusive.

Liston (1966) described management in family life as involving eight components or elements. These elements included family, environment, problem situations, managers, values, goals, resources, and processes. Although the emphasis may be on different components at different times, all eight would be present in managerial situations. The components may be used as a guide for analysis of management situations. The current research designed for curriculum development focused the collection of data on problem situations involving the resources of time and money. All the components, however, would be a part of the family environment reported by the homemakers in the study.

Problem situations

Webster (c1960) defines problem as as "a question, matter, situation, or person that is perplexing or difficult." Problems vary in degree of difficulty for individuals and families. Smaller ones may be handled habitually like similar problems in the past. Larger problems are more likely to require the management process of weighing alternatives and choosing and acting upon the decision. Three levels of problem situations are suggested by Liston (1966): technical problems which are not genuine management problems, elemental management problems related to one special area of family life, and integrative management problems.

Problem situations are not always of a negative nature. The problem may be how to build from a present point to a more desirable one. The situation might be determining measures to prevent certain problems from occurring in the future as what insurance to select for financial protection. Problems may be remedial or developmental or preventative.

Chambliss (1965) pointed out that previous studies in management have indicated that often problems were not recognized as such. Problems even when recognized might be perceived quite differently by different individuals. Problem recognition is the first step in the management process. Before anything can be done to solve a problem, the exact difficulty should be determined.

Resources

In handling problems the manager uses resources to reach goals. In this study resources of the family are those human or non-human properties which the family perceives as possible contributions or aids to achieving what is desired.

The manager must decide what combination of resources to use in attempting to close gaps to reach desired goals. Different combinations of resources may yield similar satisfactions (Concepts and Generalizations, 1967). Although the present study was limited to time and money resources, the investigator recognized that these two must be considered in relationship to the total resource picture. Energy, skills, services and equipment available are among the resources that may be used in various combinations to achieve goals.

Changing environment

Management has a close relationship to changes in the environmental setting. When change occurs, the individual or family makes some effort to adjust, to re-establish the equilibrium. The new situation disturbs established patterns and creates a need for decision-making. Adjustments to the changing environment are changes within themselves. Adjustment to change creates further change which will require more managerial decisions. The family is involved in a continuous cycle of change requiring management resulting in change. Living is change and adjustment. Changes may occur outside the family as a change in technology or it may be within the family as the arrival of the first child. The latter is a type of change conceived in the family life cycle.

Family life cycle

Kenkel (1960) explains the family life cycle by comparing it to the life pattern of a human. Most individuals develop in certain stages common to all humans. Families, also go through common stages although the lengths and overlapping of stages often differ among specific examples.

The family life cycle may be broken down into different numbers of stages. Duvall (1967) used eight stages including beginning families, childbearing families, families with preschool children, families with school children, families with teenagers, families as launching center, families in the middle year, and aging families. These are frequently condensed into four stages: the married pair, the child rearing stage, the middle contracting years, and the stage of old age.

The concept of the family life cycle is important to education and management. Movement from one stage of the cycle to another suggests certain changes that are common to most families. Changes do require adjustment. Each stage has certain tasks to accomplish. The family life cycle enables families to look ahead and anticipate likely problem situations at future stages. Educators can use the family life cycle in preparing learners for the changing situations. The cycle also serves to indicate the needs of families at various stages.

The homemakers in the present study would be in the beginning stages of the family life cycle. These stages are particularly of interest for educators because they are the formative stages in which patterns are established.

Basic Structure of the Study

The present investigation was designed to provide information that could be used to develop home economics instructional programs to meet certain contemporary needs in Iowa. One of the social changes directly affecting home economics was the increasing numbers of women involved in the dual role of homemaker-wage earner. The development of Iowa area vocational schools, oriented towards training for employment, suggested a logical place to implement instructional preparation for managing the dual role.

To aid in making such instructional programs more dynamic and meaningful, research was carried out by the writer to give a more exact understanding of the problems employed homemakers were facing. Because the majority of those enrolled in the area vocational schools would likely be under 25 years of age and because of the numerous tasks of adjustment in the beginning stages of the family life cycle, the investigation was limited to young homemakers. Concepts of educational program planning, of the field of home management, and the family life cycle were basic to the study.

REVIEW OF LITERATURE

In addition to giving further clarity to basic concepts, the literature was searched to identify and study the methods and findings of related research that had been completed. In the present study, the felt management concerns of a selected sample of employed married women, below the age of twenty-five years, were investigated. Problems realized in using the resources of time and money were the main focus. Studies were sought that involved young employed homemakers and the management problems experienced in the dual role of homemaker-wage earner. In consideration of the changes in attitudes, technology, and practices that might likely affect the problems of the employed homemaker, the review of available literature was arbitrarily limited to the ten years immediately preceeding the study. Previous research was studied to learn what similar investigations had been conducted, what methods were used, and in particular the development and content of the instruments used to gather data.

Search of the available literature revealed that studies had concerned young homemakers, employed homemakers, and expressed management problems. None of the studies reviewed concentrated on the management problems of employed homemakers in the age group of those to be included in the present study. A few studies of employed homemakers included a small number of women under twenty-five years of age and some of the studies of young homemakers included a small number of employed wives.

The studies that were most closely related to the research by this investigator and made the largest contribution were in three general areas: educational implications of problems of young homemakers, practices and problems of employed homemakers, and management problems of Iowa women. Only the pertinent data from these studies were reported.

Problems of Young Homemakers

To make generalizations for the high school home economics curriculum, Schubert (1958) made a study to determine problems and needs recognized by a selected group of young homemakers and how their homemaking problems were solved and, also, to identify the sources of help used in seeking solutions. The population included all the young homemakers who were graduates of Sturgeon Bay High, Wisconsin who were not older than twenty-five years of age, abiding in the community, and had been married from one to five years. Of the 104 homemakers in the sample, 13 were employed full-time.

Data were collected by an interview questionnaire. The instrument, including both free and structured responses, was divided into three parts: information about the homemaker's family and home; the role of the homemaker, problems and needs and sources of information used in managing the home; and the roles of husband and wife in home and family responsibilities.

Respondents were asked to supply information about management difficulties recognized in seven areas of homemaking.

A review of the findings revealed that the area of home management was the second most frequently mentioned category needing further emphasis in educational offerings. The homemakers reported that more emphasis was needed on planning family budgets and work schedules, time-saving short cuts, household hints and new techniques. The summary of the areas most frequently checked as causing difficulty indicated that a sizeable number of the homemakers in the study were experiencing problems as:

planning family meals	60.5%
major decisions	54.8%
planning work schedules	52.9%
planning family budget	49.0%

Another Wisconsin study was conducted by Nelson (1965). The purpose was to determine the possible contributions of home economics to the general education of women enrolled in one and two-year occupational curricula.

Information was obtained from three sources. Questionnaires were given to women enrolled at the time of the study in one and two-year post-high school curricula in Wisconsin Schools of Vocational, Technical, and Adult Education. Interviews were made with selected graduates of such programs and for further insights, unstructured interviews of a limited number of employers of graduates of occupational programs were conducted.

From the students, 721 questionnaires were completed. By age, 84 per cent of these were less than 26 years old. The main reasons for their choice of course were interest, need for more education, and occupational advancement. In support of accessible educational opportunities, over half of the students indicated they had selected the particular school because of location. Of the respondents, 67 per cent had definite plans to work after marriage.

Twenty-two graduates of one school were interviewed, 19 of which were under 26 years of age. Seven of the 22 were married and the length of marriage ranged from one week to 29 years. All seven married women indicated that managing a home and working was "moderately difficult."

In the summary, a number of implications were reported that were relevant to the present investigation on implications for management instructional programs in Iowa vocational schools. The differences in characteristics, background, and previous experience of students enrolled in various vocational schools and curricula emphasized the need to adapt instruction to students in each situation. Both the responses of students and graduates indicated need for education on the application of critical thinking and a problem solving approach to personal and family life. Particularly the patterns of use of resources suggested the need for management principles. The graduates were especially lacking in knowledge of community resources for information, advice, or education related to personal and family life. Also pointed out by Nelson was the time limitation in occupational programs and the need for selecting the essential content for instructional programs.

To make recommendations for extension programs, Smith (1966) surveyed a sample of young homemakers in a rural Iowa community. The primary objectives were to determine the homemaking difficulties recognized by the young homemakers and the sources of information that were considered most helpful in dealing with the problems. The number of children and the socio-economic status of the family were investigated as possibly associated with the reported difficulties.

Data were collected from the 38 women in the sample by interview. The schedule was in three parts. The first section included the degree of difficulty recognized in six areas: clothing, management, art applied in the home, human development, housing and equipment, and foods and nutrition. The second section was designed to collect data about the sources of information the homemaker felt were most helpful in meeting her homemaking responsibilities. The last part was designed to secure information about the variables.

The 38 women were selected from lists of mothers of children enrolled in kindergarten through second grade in the

New Hampton Community School District. The homemakers had from two to five children. The families were divided into three approximately equal socio-economic groups according to the occupation of the husband.

Findings of the study in the management area indicated that the homemakers as a whole frequently recognized problems in planning use of time, managing family money, and establishing family goals. At least half expressed concern in keeping up with routine home care and putting off disliked jobs. In money management over half reported concern in setting aside money for emergencies and making a savings plan. In establishment of goals, the most frequently recognized difficulty was deciding which goals were most important.

The two variables, number of children and socio-economic level, were noted at the 5 per cent level of confidence for significant difference on Chi square tests. In the management area six items were found significantly different. Three were determined in association with the two groups according to the number of children. Routine home care was reported as difficult more frequently by those with more children. This group more frequently had little difficulty deciding what to leave undone and in knowing what family expenditure records to keep.

The remaining three items were significantly different in association among the three socio-economic classification levels. The frequency of difficulty rose with the socio-economic level for completing laundry and ironing activities, but was converse for setting aside money for emergencies. Knowing how and when to use credit was most difficult for the mothers in the lowest socio-economic group.

The three studies indicated that young homemakers in the samples felt a need for further knowledge and skill in the area of management.

Practices and Problems of Employed Homemakers

Anderson and Fitzsimmons (1960) reported a study in Virginia of the use of time and money by employed homemakers. Of the 190 in the sample, 141 were employed full-time. By occupation the largest percentage in either full-time or part-time groups were clerical workers. The second largest group for full-time employees was teachers and for part-time employees was sales workers. The ages ranged from 20 to over 50 years and 66 per cent of the homemakers had children.

On the average the homemakers employed full-time were contributing 43 per cent of the total family income. They were asked to account for their time as used for household production, personal activities including family activities and sleep, and work for pay. The averages for the full-time workers and for the part-time workers were compared. The part-time workers spent 49 hours per week in household production while the average was 18 hours less per week for the homemakers employed full-time.

The percentages of time spent on the three activities were:

Activity	Part-time	Full-time
Household production	29%	19%
Personal activities	57%	54%
Work for pay	14%	27%

Most of the women indicated that they would like more time for personal activities.

Fifty young employed wives of Michigan State University students were asked by Schlater and Ferrau (1962) about the allocation of their incomes. Only women with children under age five were interviewed. Over one-third of the employed mothers were in professional or managerial positions. Their average age was 24 years.

Of the $3,476.95 average salary for the group, the median proportion spent by the homemakers on job-necessitated expenses was 45 per cent. Their expenditures included income tax, social security, other occupational expenses as compulsary retirement and insurance, food, clothing, transportation, child care, paid help, professional beauty care, and personal grooming supplies.

In Florida, Caudle (1964) found that the earnings of employed wives did make a major contribution to family income. Similar to the Michigan findings, the results of the study of

205 homemakers employed by the State of Florida and 205 full-time homemakers indicated that employed mothers with young children received a smaller net gain from employment than employed wives without children because of child care expenses. Sometimes the net gain was less than half of the take-home pay. Of the 205 employed, one-third had child care expenses. The median of job-related expenses for all 205 was $54.37 per month or 24 per cent of the take-home pay.

In comparing the employed and non-employed, employed wives spent slightly more for clothing although not statistically significant in most cases. Slightly more of the gainfully employed homemakers had savings plans, 40 per cent compared to 36 per cent for the full-time homemakers.

The median age of the employed homemakers in the sample was 31.9 years and that for the full-time homemakers was 34.4 years. Four-fifths of the 205 women not gainfully employed at the time of the study had been employed at some time since their marriage.

> This suggests that education at all levels should be planned to prepare women for the dual role which most homemakers will perform at some time during their married lives (p. 726).

The husbands of all the working wives had either approved or consented to their employment roles.

Sturm (1959) stressed in the *Journal of Home Economics* the importance of preparation for the dual role.

> The big majority of our students will not only be homemakers but will also be gainfully employed. Therefore, our task is to provide them with the knowledge, understanding, and experience which will equip them to do both jobs efficiently and with personal satisfaction (p. 329).

Several implications were specified by Sturm for home economics teachers to consider. Included was the need to provide instruction about available community services. Stress was placed on consumer education; the need to study advertising, developing buying skills, and including all phases of installment credit in money management instruction. Laboratory experiences were suggested that emphasized management of time and money.

In Livingston, New Jersey, Weil (1962) interviewed married women with children who were working or planned to work. The study involved the degree of definition in role expectation in the new situations of housewife-mother-career and the difficulties encountered or anticipated. Of the 111 in the sample, 62 were planning to work, 26 were employed part-time, and 23 full-time. The numbers in each sub sample were small, but the comparison of the largest anticipated difficulties and encountered difficulties were reported:

Difficulty	Planning to work	Part-time	Full-time
none	53.2%	53.9%	8.7%
fatigue	1.6	15.4	21.8
chores neglected	16.1	23.0	17.4
less time for family activities	12.9	7.7	30.4

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fatigue	1.6	15.4	21.8
chores neglected	16.1	23.0	17.4
less time for family activities	12.9	7.7	30.4

Well felt the results of the study suggested that women working and planning to work were aware and had understanding of the difficulties associated with work participation. A positive attitude by neighbors was reported towards the working wives and also the working mothers if children were given care during the time of work. There was little indication of role conflict.

Gainfully employed mothers, 35 years of age or older, were surveyed by Whatley (1962) in Norman, Oklahoma. The homemakers had at least one child enrolled in grades 10, 11, and/or 12. Almost 50 per cent of the 175 were in clerical and sales occupations. The purposes of the study were to identify activities in home and family living which the employed mothers reported as problems and concerns and the help received.

The home equipment owned by a majority of the mothers included vacuum cleaner, sewing machine, automatic washing machine, food freezer, lawnmower.

Half or more reported that seven activities were done without assistance: planning meals, preparing breakfast, washing clothes, paying monthly bills, repairing and making clothes, supervising children before and after school. Very little hired help was used and friends or relatives were used even less as sources of assistance. As a group, other members of the family were not helping extensively either.

The four problems reported most frequently were:

doing seasonal and special housework	44%
repairing and making clothes	44%
yard work	42%
ironing	41%

The main concern was the family unit. While employed, they still attempted to do most of the work they would have done as full-time homemakers.

The studies of the practices and problems of homemaker-wage earners seemed to indicate that their dual role was increasingly accepted in society. Certain adjustments were suggested for the homemakers taking on gainful employment. Evidence supported the need for the women to evaluate the cost of their employment in terms of use of resources. The evaluation should include consideration of what modifications should and could satisfactorily be made in accomplishing their home responsibilities and those of their employment. Resources that could be substituted for the homemaker's time and energy were not often utilized.

Management Experiences of Iowa Women

To determine management problems of concern to homemakers and report possible differences among difficulties reported by residential and age groups, Chambliss (1965) surveyed Iowa homemakers. Of the 391 useable replies, 209 were rural farm, 85 from rural nonfarm, and 97 from urban areas. The respondents were divided into three age groups with 125 homemakers in the youngest age category, under 35 years of age. Of the total sample, 121 were involved in some work for pay.

To obtain information about management problems three questionnaires were designed. Questionnaire I was concerned with management problems related to family spending. Questionnaire II was focused on family activities. Management problems realized in striving for family goals was the approach of Questionnaire III. Each questionnaire also had two pages for collecting information about characteristics of the family environment.

The following were the five most frequently mentioned problems for each questionnaire:

Questionnaire I - Family Spending Problems
(1) Purchasing ready-made clothing
(2) Gifts and contributions
(3) Purchasing home furnishings and equipment
(4) Paying taxes
(5) Paying off debts

Questionnaire II - Family Activity Problems
(1) Sewing, altering, or mending
(2) Meal planning
(3) Regular or daily home care
(4) Buying clothing for family members
(5) Special or seasonal home care

Questionnaire III - Problems in Achieving Family Goals
(1) Be better informed about the job of homemaking
(2) Improve my ability as a wife and/or parent
(3) Become more secure financially
(4) Seeing to it that my children have a good education
(5) Raising my children to be spiritually healthy

All three were examined to determine the types of difficulties the respondents encountered in attempting to deal with the reported problems. In connection with family spending, the market situation, cost, need for information, and limited money appeared most often. The activities problems related most frequently to lack of time, need for information, and nutrition. In answering Questionnaire III on goals, the homemakers reflected concerns about high costs and limited money, lack of time, and lack of time and money. The need for information and the frequent concern with resources were support for further education in these areas.

Analysis of the data according to age groups indicated that the frequency of indicating problems declined as the age level increased. Younger homemakers seemed to either have more problems or were more aware of their problems.

The possibility of classifying management decisions and problems was explored by Chambliss but it was one of the major emphases of a study later by Kern (1967). Kern also investigated homemakers' awareness of decisions in relation to time perspective and tested the possible association with socioeconomic class and age of oldest child. The investigation was conducted by interview with open-end questions in Boone, Iowa. Respondents were married women, under 40 years of age, with at least one child living at home under 18 years of age.

The 191 homemakers in the sample had to meet the criteria of marital status, age, and age of child and were selected from random sections of Boone. Of the total, 60 (31.4%) of the homemakers' oldest child was five years old or under. Almost two-thirds of all the families had total incomes between $5,000 and $8,999. Family income, housing status, education of husband, and occupation of husband were used in determining socio-economic class.

Kern determined that most of the responses could be classified by a panel of three specialists according to resources and operative decisions. Of the operative decisions, policy problems were most frequently mentioned. Decisions of allocation and of a technical nature were of next most frequent concern. Organization and interaction decisions were less frequently mentioned.

The literature reviewed generally supported the need for further educational development and the need for further scientific research in the area of young homemakers involved in the dual role of homemaker-wage earner. The indications of the studies of homemakers with some characteristics similar to those in the investigation by the author helped in determining possible problems and implications that were used as guides in the development of the present study.

PROCEDURE

The present study was undertaken to provide information useful for the development of home economics instructional programs to prepare women for the dual role of homemaker-wage earner. Data concerning the problems young homemakers realized in managing certain resources while employed full-time were gathered to determine implications for a pilot management course. Such instruction is proposed as part of the curricula in the Iowa area vocational schools.

Assumptions and Limitations

Certain assumptions and limitations were made in the development of the study and were relevant to the findings. One of the primary assumptions was that employed homemakers were faced with various decisions related to the use of resources. These decisions might be perceived at different degrees of difficulty. Another assumption was made that the homemakers would be able and willing to indicate the degree of difficulty they perceived in each possible problem. The third assumption was that an instrument could be designed that would facilitate collecting by mail valid information about problems perceived by employed homemakers.

The final underlying assumption, and perhaps the most basic to the study, was that the data collected concerning the time and money problems of homemaker-wage earners would be useful for the development of curricula to prepare women for the dual role.

In the design of the research, limitations were established. The focus of the investigation was on problems involving the resources of time and money. Further research would be needed to identify problems homemaker-wage earners experienced in managing other resources.

The study was limited to the problems that employed homemakers perceived they experienced. The study did not investigate whether or not the problems perceived by the women were the actual cause of difficulty. Other members of the family might perceive the problems differently. The study was planned to identify what problems the homemakers in the sample felt were difficult to give implications for curriculum development, particularly to point out concerns upon which to begin instructional programs.

To be most meaningful for educational implications concerning the dual role, the women in the sample had to be married and employed full-time.

The study was limited to women employed in clerical and sales occupations in keeping with Project 28. National statistics (U.S. Dept. of Labor, 1965) indicated that over 38 per cent of married women in the labor force with husbands present were clerical (30.2%) or sales (8.2%) workers in 1964. Although married sales workers were fewer in total number they represented 65.8 per cent of all female sales workers. Married women composed 55.5 per cent of clerical and kindred workers. The Governor's Commission on the Status of Women (1964) reported that the largest group of women in Iowa were employed in 1963 in clerical occupations. Although women were selected from a large segment in the female labor force, the present research did not investigate whether or not the findings of the problems of homemakers that were clerical or sales workers would be typical of women in other occupations.

The clerical or sales workers selected for the study were from 16 through 24 years of age. The majority of students expected to attend the Iowa vocational schools would likely be within the age range established for the study. The upper limit was arbitrarily set at age 25 to correspond with available census data and in an effort to have the homemakers involved in the beginning stages of the family life cycle. The beginning stages were of particular educational interest because of the foundation that might or might not be built at that point for the development of later stages in the cycle.

Development of the Questionnaire

The first step in making the investigation was to formulate items for an instrument which could identify time and money management problems realized by young employed homemakers. Literature was reviewed to determine the kinds of management problems that had been included in past studies as well as how items were worded and what formats were used. Studies which dealt with similar problems and with the age group of this research were studied closely.

Instruments used by four studies completed before the beginning of this study, reported in the Review of Literature, were examined in detail. Schubert (1958) used a questionnaire in surveying problems of young homemakers in Wisconsin. Nelson (1965) was interested in women enrolled in occupational programs in Wisconsin schools of vocational and adult education. Nelson's study was concerned with the possible contribution of home economics to the general education of those enrolled. During the same time, Chambliss (1965) was developing, administering, and analyzing questionnaires in Iowa to identify management problems of homemakers to note possible relation between the problems realized and factors of age and place of residence. Also analyzed was the possibility of categorizing management problems according to types. Smith (1966) was dealing with the difficulties of young homemakers and included sections on management of time and money.

At the time of the present research, Kern (1967) was completing an investigation on management problems. Kern had continued some of the earlier work by Chambliss on identifying kinds of management problems by type as well as by resource. This researcher consulted with Kern on the type of items in the interview schedule and the results obtained. Further direction in the area of management problems was provided by the Home Management Department at Iowa State University.

Taking into consideration the purposes and design of the present research and the instruments used by the five researchers mentioned, the first draft of the questionnaire was made. It contained four parts: general information, money management problems, time management problems, and space for free-response of additional time and money problems. Except for the last section, response was to be indicated by marking the appropriate blanks. The activity section of Schubert's (1958) instrument was used for a model in setting up the categories for response to difficulty experienced in dealing with different management problems. Schubert's instrument included four possibilities:

I have much difficulty
I have occasional difficulty
I have no difficulty
I do not have this responsibility

Five Iowa State University faculty members and two young married graduate assistants were asked to react to the proposed questionnaire. They were to make suggestions concerning:

Adequacy of content on time and money managerial problems
Inclusion of inquiry about pertinent general information
Adequacy of instructions
Establishment of rapport
Social acceptability
General format
Convenience for statistical analysis
Additional types of items that ought to be included

The seven evaluations of the questionnaire pointed out the need for certain modifications. The section on general information was limited to essential items. The two sections on management problems were changed in format so that responses were recorded by numbers written in by the respondent to indicate the degree of difficulty. Some items were clarified, some were added and rearranged, and a few were omitted.

After revisions were made the questionnaire was pretested with a small number of women. Names of young employed homemakers meeting the criteria of those to be included in the study were suggested by the Assistant Extension Home Economist in Boone County, Iowa. The revised version of the questionnaire was mailed to the eleven homemakers with instructions to complete the questionnaire. The homemakers were asked to record any questions or difficulties that they experienced in completing the responses. Six of the questionnaires were returned.

Slight modifications were made in the instrument as the result of the pretest and upon further recommendations of a statistical advisor. In the final revision the range of possible responses for the management difficulties were broadened to five. The respondents were asked to indicate by number the degree of difficulty they experienced with each item or if they had not had the experience. The coding was:

5 = I have much difficulty
4 = I have some difficulty
3 = This problem has not occurred
2 = I have little difficulty
1 = I have no difficulty

Selecting the Sample

The limitations established for the study determined four criteria to be met by women to be included in the study. To be representative of women in the dual role the respondents had to be married and employed full-time. The word homemaker was used interchangeably with married woman in reporting the study. Full-time employment was established as approximately 35 hours or more of gainful employment per week. The women were to be employed in sales or clerical and kindred occupations. The fourth criterion was that they had to be at least 16 years of age and not more than 24 years of age.

One of the major problems of the investigation was to compile a mailing list of homemakers that would likely meet the criteria. A look at the Iowa census (U.S. Dept. of Commerce, 1961) revealed that the most concentrated area in the state for young married working women was in the city of Des Moines. This source indicated that in 1960 there were 2,881 married employed women with husbands present between the ages of 16 and 25. Considering married and non-married employed women, 56 per cent of the women employed in clerical occupations in Des Moines were 14 to 24 years of age. Of all female sales workers, 6.9 per cent were within the same age range. The task was to determine a feasible method of contacting a sample. Securing cooperation of employers of such women appeared to be one of the least expensive methods of locating women to be included in the study.

The original place of employment proposed by the investigator was to sample women meeting the criteria that were employed by the State of Iowa in Des Moines. Recommendations by a state consultant in the Vocational Home Economics Education Department and the Director of the Industrial Relations Center at Iowa State University indicated that few women meeting the criteria of the study were employed by the state. Insurance companies in Des Moines were suggested as a more likely employer of this group of clerical workers.

Census data for Des Moines (U.S. Dept. of Commerce, 1961) supported the recommendations to use insurance companies rather than the state government. The median age in 1960 for female workers regardless of marital status was 49.3 years in state and local government. There were only 219 women between the ages of 14 and 25 reported employed by this type of industry. In comparison, insurance and real estate in Des Moines employed 1,927 women in this age bracket and the median age for all workers was 28.7. Of all the female employees in insurance and real estate in Des Moines, 43.3 per cent were below the maximum age limit for the present investigation.

Because of the smaller number engaged in sales, the investigator desired and anticipated locating only a small number of sales workers that would meet the criteria. The census figures indicated that the largest numbers of female sales workers were in retail sales. Consultation with the state Vocational Home Economics Education Department supported the selection of department stores and clothing apparel shops as a likely place to locate women for the study. All 41 of the department stores and clothing apparel shops as listed in the yellow pages of the Des Moines telephone directory (Northwestern Bell, 1965) were to be contacted.

With the cooperation of the Commissioner of Insurance in the Insurance Department of Iowa, a list of all the insurance companies based in Des Moines was received. Letters were sent to the personnel managers requesting the names of married female clerical workers under the age of 25 who were working full-time. A list of possible types of positions that would be considered clerical was enclosed with each letter (Appendix A). Follow up cards and telephone calls received cooperation from all but 2 of the 44 companies. Thirteen of the companies had no employees meeting the criteria for the study.

Responses were received from 18 of the apparel and department stores. Half of the retail business respondents had no employees meeting the criteria, and only two had more than 5 young homemakers.

Collection and Processing of Data

A list of 532 young homemakers employed full-time was secured from the personnel managers who did cooperate. Each homemaker was mailed an explanatory letter, questionnaire, and stamped self-addressed return envelope. The questionnaires were mailed between May 12 and July 13, 1967 as names and addresses were received from personnel managers. Each questionnaire had a number for the purpose of recording replies. Homemakers who did not return their questionnaires by the deadline date of approximately two weeks were sent follow up cards of encouragement.

Each returned questionnaire was compared with the criteria of under 25 years of age, married, and clerical or sales occupation. Twenty-six returned questionnaires had to be discarded because the homemakers did not meet the criteria. The 250 questionnaires from homemakers which did meet the criteria were assigned new data processing numbers. The responses were then recorded on automatic answer sheets by the researcher to prepare the first three sections of the questionnaire for machine processing.

To prepare the responses for machine processing some editing was required. Four respondents failed to indicate total family income in the general information section. An average coded response of approximately 3.5 was obtained for this item for the remaining 246 respondents. Two of the four that were incomplete were randomly selected for code 3, $5,000 to $6,999 range, and the remaining two were edited as code 4, $7,000 to $8,999 range.

Other respondents indicated some doubt about the item on total family income. Thirteen had changed their response from a lower category to a higher one. Two respondents had indicated two answers, one for "without my pay" and one "with my pay." The higher category was used as indicated.

The items most frequently left blank were items 11 and 12 in the general information section concerning age of children and provision for their care and item 19 on time management involving finding time to be with children. After giving the response of no children in item 7 of the general information, 21 respondents failed to mark no children for item 11 and 23 left item 12 blank. The investigator recorded the responses with the code for no children. Also in the section on time management, 19 respondents without children failed to use a response number for item 19, concerning finding time to be with children. The investigator interpreted these to mean the problem had not occurred and used a 3 code response.

In addition to item 19, 22 of the remaining 72 items on problems in time and money management were unanswered by one or two respondents. The unanswered items were recorded as response 3, indicating the problem had not occurred.

Item 40 in the money management section was unanswered by seven respondents. The item was "getting into debt" and the respondents were to indicate if they experienced no, little, some, or much difficulty with this possible problem. Because the item appeared to not be clear and nearly 3 per cent of the homemakers did not answer it, responses for item 40 were not considered reliable.

The first three sections of the questionnaire were handled by machine treatment. The automatic answer sheets were processed by the Student Counseling Service at Iowa State University to transfer the responses to IBM cards. The cards were used in the Iowa State University Computation Center to obtain frequency counts for the general information and management problem responses.

An intercorrelation matrix was made to note possible relation between the degree of difficulty experienced in each management item and nine selected variables. The variables considered were:

age
number of years of education completed
number of years of homemaking education
length of time involved in the dual role
income level
number of children
age of youngest child
number of pieces of household equipment owned
number of paid services used regularly

The fourth section of the questionnaire concerning free response to possible additional time and money problems received non-machine treatment. Because of the varied responses, the subjective judgement of the investigator was used to identify the central ideas of the additional information. In the space for additional money problems there were comments by 51 homemakers. The space for additional time problems was used by 60 homemakers.

The free responses in the space for additional money and time problems were treated separately. Each category was separated into responses concerning additional problems and non-problem responses including primarily further explanations of the family environments, advice for women in the dual role, and general comments concerning how the homemaker had adjusted to the dual role.

Supplementary Interviews

The present investigation was designed to collect data useful in planning instructional programs for handling the homemaker-wage earner role. Eight personal interviews were planned to give some indication of the effectiveness of the questionnaire. The interviews would be an opportunity to ask open-end questions about time and money problems and also about the questionnaire itself.

From the 250 homemakers in the sample, 30 were chosen to receive cards asking if the investigator could telephone for an interview appointment. Half of the homemakers were selected at random from the group having children and half were chosen that had no children. Seven replied that they did not wish to cooperate further.

Eleven of the remaining 23 were contacted by telephone. The other 13 were not at home at the time of the call, did not have a listed telephone, or had moved from the city. Three of the 11 that were at home when the investigator telephoned, indicated that they would not be available at the possible times for an interview. Eight of the homemakers indicated a time the investigator could visit with them. Six of the interviews were completed, with two homemakers not available at the scheduled time. Three of the homemakers had one child each and three had no children.

The interview schedule (Appendix F) was designed to ask certain open-end questions that would correspond generally with specific items on the questionnaire. The homemakers were asked what was the hardest thing to get done, and what they did if they could not get everything completed. They were questioned about their greatest difficulty in planning how to spend the family income and what was the most difficult kind of item for them to buy. They were asked what they thought young women planning to be in the dual role should know about managing their money and time. The last question on the schedule asked about the reaction of the homemaker to the questionnaire.

The responses of the interviewed homemakers were summarized and reported in the findings chapter.

FINDINGS

The findings were presented in five parts. First the characteristics of the homemakers in the sample were reported. In the second part, the difficulties expressed by the homemakers with time and money management were discussed. The responses to the problems with each resource were reported separately. The third section dealt with the possible relationship among selected characteristics of the homemakers and reported problems. The summary of the responses given to the open-end items concerning additional time and money problems were reported in the fourth sections and in the final section the six personal interviews were summarized.

Characteristics of the Sample

Two hundred fifty women responding to the questionnaire met the criteria for the study. The women were married, employed full-time in clerical or sales work, and were under the age of twenty-five. They were employed either by insurance companies, department stores, or clothing apparel shops in Des Moines, Iowa. Of the 250, only five useable responses were from sales workers.

More than half of the homemakers (141) were in the age range of 22 through 24 years. The age range 19 through 21 years included 105 of the homemakers. Only 4 of the respondents were 16 through 18 years of age (see Table 1).

Table 1. Age levels of homemakers

Age level	N	%
16 through 18 years	4	1.6
19 through 21 years	105	42.0
22 through 24 years	141	56.4

Education level

Almost 6 of every 10 of the homemakers had ended their formal education at high school graduation. As reported in Table 2, only 9 of the respondents had less than a high school education. Over one-third of the homemakers had formal

Table 2. Level of education completed by homemakers

Education level	N	%
ninth grade or less	1	0.4
tenth grade	2	0.8
eleventh grade	6	2.4
high school	148	59.2
about one-half year beyond H.S.	24	9.6
one year beyond H.S.	36	14.4
two years beyond H.S.	17	6.8
three years beyond H.S.	4	1.6
four or more years beyond H.S.	12	4.8

education beyond high school. The largest group with additional education (14.4%) had completed one year beyond high school. Almost 10 per cent (24) had completed about one-half year beyond high school. Higher levels of completed education contained fewer respondents; 17 had completed 2 years beyond high school and 16 had completed 3 or more years of education beyond high school. The average educational attainment of the total sample was slightly above a high school education, but the greatest number had only completed high school.

The questionnaire did not include an item to determine whether the homemaker was currently involved in formal education. However, in commenting on additional money and time problems more than one homemaker did make reference to attending classes in addition to full-time employment and homemaking responsibilities.

Only 6.8 per cent of the homemakers had completed no homemaking instruction in regular school. A large majority had completed one or two years of homemaking instruction. Table 3 indicated that 97 homemakers (38.8%) had one year and 70 homemakers (28.0%) had completed two years of homemaking instruction in school. Of the total respondents, 36 had three years of instruction. Thirteen of the homemakers indicated about one-half year of homemaking instruction, 12 indicated four years, and 5 homemakers had completed five years or more of homemaking instruction. Approximately two out of every three

Table 3. Years of homemaking instruction in school

Years of instruction	N	%
none	17	6.8
about one-half year	13	5.2
one year	97	38.8
two years	70	28.0
three years	36	14.4
four years	12	4.8
five or more years	5	2.0

of the respondents had completed one or two years of homemaking instruction in regular school.

Years in the dual role

The largest number of homemakers had been gainfully employed full-time from one to three years after marriage. This group included 144 of the respondents (57.6%). Most of the remaining homemakers, an additional 30.4 per cent, had worked less than one year. Only 30 of the respondents had been involved in the dual role of homemaker-wage earner 4 years or more as reported in Table 4.

Additional information about family environment

Although additional information about the marital situations of the homemakers was not requested, several respondents

Table 4. Number of years homemakers were gainfully employed full-time (about 35 hours per week) after marriage

Level of years	N	%
less than one year	76	30.4
one to three years	144	57.6
four to six years	27	10.8
seven to nine years	2	0.8
more than nine years	1	0.4

wrote explanations on the margins of the questionnaire or in the space for free-response at the end. Many seemed to feel that their situations differed from that of "normal young employed homemakers" and contributed the information to give greater meaning to their responses. Most numerous were explanations concerning husbands who were away from home involved in the armed forces or husbands that were continuing their educations. Most of the husbands that were students were also working part-time during the school year and full-time in the summers.

The concerns of these homemakers about the differences in their family situations seemed to indicate how societal changes may effect the family in the first stages of the family life cycle. With the decreasing age at marriage many husbands have not completed military obligations. At the time of the study, the United States had large military commitments in Viet Nam and the resulting increased draft needs were felt by young families. This was particularly true when deferments from the draft were no longer given to married men. As marriages occur at younger ages, the question of meeting military obligations of the husband becomes a more frequent problems for beginning families and adjustments are required during the period of military service.

Several homemakers mentioned that their husbands were still in college or engaged in further training. Although the number of married students are more and more evident on college campuses, the homemakers often reported this as an abnormal circumstance. Some expressed desires to quit work as soon as the husband finished school. The situation of families with husbands continuing their education had become an increasing part of the picture of young families.

More than one homemaker in the study mentioned the husband's working hours. Comments were made concerning the situation of the husband working at night and the wife during the day. Others mentioned particularly long working hours for the husband. One homemaker indicated that her husband's job required him to be on the road several nights a week. These situations might have been expressed by older homemakers, also, and seemed unlikely to be problems necessarily limited to young families.

Table 5. Estimates of total family income before deductions

Income levels	N	%
less than $3,000	12	4.8
$3,000 to $4,999	48	19.2
$5,000 to $6,999	43	17.2
$7,000 to $8,999	67	26.8
$9,000 to $10,999	55	22.0
$11,000 or more	25	10.0

Yearly income

The homemakers were asked to estimate in which category their total yearly family income before deductions would be. Their answers are indicated in Table 5. Some respondents indicated doubt about the meaning of the item. Four of the homemakers had left the item unanswered. For statistical analysis, those four were assigned average responses. The researcher reported the results with the limitation that the frequencies may not have been entirely reliable. Consideration was given to the possibility of misunderstanding, lack of knowledge of actual income, or perhaps, unwillingness to disclose the amount. The average family income for the total sample was coded at 3.7 or between $6,000 and $7,000.

Children in the families

Information about the number of children the employed homemakers had as well as the age or ages of their children was collected. These data were summarized in Tables 6 through 8. The homemakers were also asked how their children were cared for while they were working (Table 9).

Table 6. Number of children in each family

Number of children	N	%
none	178	71.2
one	58	23.2
two	13	5.2
three	1	0.4

Of the 250 homemakers, 178 of them (71.2%) had no children. The remaining 72 mothers, representing less than one-third of all the respondents, had from one to three children. Less than 6 per cent of the total respondents or less than 20 per cent of all the homemakers with children had more than one child. Approximately 8 out of 10 of the mothers had only one child.

The 87 children of the 72 mothers in the sample of employed homemakers ranged in age from under one year to over six (Table 7). Only 15 children were more than three years old. The largest number (22) were under one year old.

Table 7. Ages of total children in sample

Age	N	%
under one year old	22	25.3
one year old	17	19.5
two years old	18	20.7
three years old	15	17.2
four years old	6	6.9
five years old	6	6.9
six years old or older	3	3.4

Table 8. Age of youngest child in each family

Age	N	%
under one year old	22	30.6
one year old	16	22.2
two years old	15	20.8
three years old	11	15.3
four years old	2	2.7
five years old	3	4.2
six years old or older	3	4.2

Similar proportions, about one-fifth, of the children were one, two, and three years old.

When the age of the youngest child was identified, 30.6 per cent of the mothers (22) had a child less than one year old. In 16 families, the youngest child was one and in 15 families the youngest child was two. Eleven of the mothers had no children under three years and only eight had children that were not under four years of age.

Two primary means were used by the employed mothers for the care of their children while they were working. These provisions were care by a baby sitter or relatives. In some instances, they indicated more than one arrangement for care as baby sitter and nurse. More than one response was indicated by some of the homemakers, therefore, the total percentage for Table 9 is larger than 100 per cent. The employed mothers relied most often on a baby sitter. A baby sitter was mentioned 46 times (63.9%). The next most frequent arrangement for care was with relatives (29.2%). Nursery school or day care centers were mentioned by only 4 mothers and only 3 husbands were involved with caring for the children while the wife was at work. Kindergarten, grade school, and a nurse as a baby sitter were each mentioned once.

Table 9. Arrangements for children's care while mother at work

Arrangement	N	%
baby sitter	46	63.9
relatives	21	29.2
nursery school or day care centers	4	5.6
husband	3	4.2
kindergarten	1	1.4
grade school	1	1.4
other (nurse)	1	1.4
no special care	0	0.0

Household equipment and paid services used

Household equipment or paid services could have been used by the homemakers as aids in completing household responsibilities. Data were collected about the types used and the total numbers for each homemaker were calculated.

A list of household equipment was compiled from those included in other studies. The specific items were selected that could possibly free time or money resources. Stoves and refrigerators were not included because of general ownership of these. The homemakers were asked to indicate the items of equipment they had. Availability, however, would not necessarily indicate regular and effective use.

Table 10. Ownership of household equipment

Equipment	N	%
automatic washing machine	83	33.2
clothes dryer	60	24.0
steam iron	240	96.0
sewing machine	122	48.8
dishwasher	6	2.4
freezer space	137	54.8
electric mixer	235	94.0
vacuum cleaner	172	68.8
other	52	20.8

A steam iron and a mixer were the most frequently mentioned household equipment items. All but 10 homemakers (96.0%) indicated ownership of a steam iron and only 15 did not have an electric mixer. Almost 7 out of 10 of the homemakers had vacuum cleaners (68.8%), one-half had freezer space (54.8%) and nearly half of the homemakers had sewing machines (48.8%). One-third of the homemakers had automatic washing machines (33.2%) and nearly one-fourth of them had clothes dryers (24.0%). Over 20 per cent of the homemakers specified from 1 to 5 other pieces of household equipment including such items as garbage disposal, electric knife, electric skillet, and blender. Only 6 of the 250 homemakers had dishwashers.

The equipment available to the homemakers was more often of a small, portable nature. Almost all had steam irons and electric mixers and a large majority had vacuum cleaners. Approximately half had freezer space available and sewing machines. Instruction on equipment should include use and care of small appliances.

Fewer homemakers indicated regular use of paid services than had responded to ownership of household equipment items. Only one service was mentioned by more than half of the homemakers and 41 of the homemakers indicated the use of none. Nearly 6 out of 10 homemakers indicated they had used commercial dry cleaning (58.8%) regularly in the past year.

The next most frequently mentioned service reported in Table 11 was meals away from home (by 43.6%). Commercial laundry was indicated by 96 of the homemakers (38.4%). This item perhaps caused some confusion as to whether it included using self-service laundry facilities or not. Almost one-third of the homemakers indicated they used convenience foods (32.8%). Only 20 of the 250 homemakers used ironing service (8.0%). Weekly or seasonal house cleaning were seldom mentioned.

Commercial dry cleaning was used by many but paid help with house cleaning was almost unmentioned. Even though ironing was reported in the time management section as a problem by many, only 20 of the 250 homemakers regularly used an ironing service. Paid services in feeding the family in the

Table 11. Regularly used paid services

Service	N	%
none	41	16.4
commercial laundry	96	38.4
ironing service	20	8.0
commercial dry cleaning	147	58.8
convenience foods	82	32.8
meals away from home	109	43.6
weekly house cleaning	3	1.2
seasonal house cleaning	2	0.8

forms of meals away from home and convenience foods were used by more than 30 per cent of the homemakers. The women seemed to have a more general acceptance of using money resources for dry cleaning and laundry and for prepared food than for other types of household help. Instructional programs emphasizing consumer education in these three areas should be useful. The homemakers or unpaid help seemed to be doing most of the household duties. Some educational emphasis might be beneficial to develop awareness of the interchangeability of resources when desired. According to use, the homemakers were not alloting money to provide more optional time. Further research would be needed to determine why. Free responses from some of the homemakers in the present study seemed to indicate they were working to contribute to the family finances. These indications suggested that adequate money resources had a priority above time available for discretionary use.

The number of equipment items and the number of paid services indicated by each homemaker were totaled and reported in Table 12. Not only did larger proportions of the homemakers indicate specific equipment items but also the total number used by each were higher for household equipment than the total number of regularly used paid services. All the respondents had at least one of the listed household equipment items, but 41 respondents indicated they used none of the paid services regularly. The number of pieces of household equipment owned by the homemakers ranged from one to nine. The median was 4.6. The median for paid services used was 1.89. Five was the largest number of paid services used regularly by any of the homemakers and only 2.8 per cent reported using this many.

As suggested by the responses, educational programs concerning management of household equipment could be particularly useful. Instruction should also be provided to aid the young employed homemakers in accomplishing the tasks they indicated they do without paid help.

Table 12. Total number of household equipment owned and paid services used by each homemaker

Total number	Household equipment N	Household equipment %	Paid services N	Paid services %
none	0	0.0	41	16.4
one	5	2.0	67	26.8
two	23	9.2	61	24.4
three	41	16.4	47	18.8
four	56	22.4	27	10.8
five	45	18.0	7	2.8
six	42	16.8	0	0.0
seven	25	10.0	0	0.0
eight	9	3.6	0	0.0
nine	4	1.6	0	0.0

General characteristics of the sample

The homemakers were employed full-time primarily by insurance companies. Most of their ages ranged from 19 through 24 years. They had at least a high school education and most had one year or more of homemaking instruction in school. Few of the homemakers had been in the dual role for more than three years. The average annual income of these families was between $6,000 and $7,000. Most of the families had no children or only one child. Few of their children were older than 3 years and baby sitters or relatives most frequently cared for the children while the mothers were at work.

Some labor-saving equipment was owned by the homemakers. The average number owned was over four with steam irons, electric mixers, vacuum cleaners, and sewing machines mentioned most frequently. The homemakers on the average used slightly less than two paid services regularly. Of the services that were used, commercial dry cleaning and laundry, meals away from home and convenience foods were frequently cited.

Difficulties Experienced with Selected Time and Money Problems

The homemakers were asked to respond to 42 possible financial management problems and 31 possible time problems. They were to use the numbers from 1 to 5 to indicate the degree of difficulty they experienced with each situation. The scale ranged from 1 as no difficulty to 5 as much difficulty. The number 3 was used if the problem had not occurred.

1 = I have no difficulty
2 = I have little difficulty
3 = This problem has not occurred
4 = I have some difficulty
5 = I have much difficulty

Responses generally tended to be more frequent at the lower end of the scale indicating little difficulty. For more meaningful reporting three groupings, according to percentage of response, were made for money problems and three for time problems. Items to which 30 per cent or more of the homemakers responded with a 3, indicating that the problem had not occurred, were placed in one group. The second grouping included problems with which at least 70 per cent of the respondents indicated they had experienced either no difficulty or little difficulty, categories 1 and 2 on the scale. The third group included the responses to items which 30 per cent or more of the homemakers reported some difficulty and much difficulty, categories 4 and 5. These two categories were grouped together to indicate problems of greatest concern to the homemakers. The results of the replies to all the items related to money and time situations are reported in Appendix C.

Money management problems

The money management items on the questionnaire were grouped into four general topics. Items 1 through 21 generally included types of purchases. Items 22 through 28 were primarily concerned with financial solvency. Items 29 through 35 were centered around consumer skills and knowledge. The final items in the money management section (items 36 through 42) concerned decisions within the family. A copy of the questionnaire is in Appendix B.

A larger number of homemakers than was originally anticipated indicated that they had not had to make decisions about several types of money management problems listed in the questionnaire. Items related to decisions about future education and home ownership were among those to which the respondents frequently indicated that "this problem has not occurred." For example, three-fourths of the homemakers (187) indicated that planning for future educational expenses of children had not occurred. This seemed likely when observing that 71.2 per cent of the homemakers had no children, and those who did had young children. Apparently many of the homemakers were not concerned with continuing their own education, as 151 of them indicated that the problem of planning desired educational advancement for self had not occurred. Almost half of the homemakers (123) had not had the problem of planning for the educational advancements of their husbands either. Similar studies involving homemakers in the professions or with higher educational attainments might report different frequencies.

Home ownership appeared to be another possible management situation that a large number of homemakers had not experienced. Over half, 131 homemakers had not been faced with the problem of making decisions about buying a home. Logically then many had not experienced selecting property insurance, as reported by 120 homemakers. Perhaps indicating a situation of rented housing, 93 homemakers reported that decisions regarding equipment purchases had not occurred. One homemaker explained at the end of the questionnaire that the situation of buying a home had not been experienced because the family had not decided where to locate.

Table 13. Money problems which at least 30 per cent of the respondents indicated had not occurred

Item number	Problem	N	%
14.	Planning for future educational expenses of children	187	74.8
16.	Planning for desired educational advancements for self	151	60.4
5.	Deciding about buying a home	131	52.4
15.	Planning for desired educational advancement for my husband	123	49.2
18.	Selecting property insurance	120	48.0
4.	Deciding about equipment purchases	93	37.2
32.	Knowing where to go to borrow money	88	35.2
11.	Planning for money income and property arrangements in case husband may die	84	33.6
9.	Deciding about vacation spending	81	32.4

Two other items in money management had not occurred for approximately one-third of the homemakers. The problem of knowing where to go to borrow money was reported as having never occurred for 35.2 per cent of the homemakers. Eighty-one of the homemakers (32.4%) had not had the experience of deciding about vacation spending. Similar items concerning recreation and credit were reported as being of little or no difficulty for a sizeable number of the homemakers. A large proportion of this group of homemakers were not involved in planning educational expenditures. The responses suggested that the young employed homemakers as a group were not anticipating formal educational involvement for themselves. To reach them, instructional programs would have needed to involve them in their last periods of education. The data indicated that this would have been in senior high school or post high school programs.

To be immediately useful to this group, educational programs involving management of housing would appear to require greater emphasis on housing other than home ownership.

The most frequently reported items which caused no or little difficulty were concerning pay check deductions (see Table 14). All but 15 of the employed homemakers in the sample reported no difficulty or little difficulty in knowing the reason for pay check deductions. All but 31 responded in the same two categories to the item of knowing the amount that would be deducted. Knowledge in the area of take-home pay caused little concern for the respondents.

The homemakers reported little concern, also, in making decisions about priorities of spending. Over 80 per cent reported no difficulty or little difficulty with deciding which bills to pay first. A similar proportion had little trouble in knowing what was most important to the family when allocating money.

Table 14. Money problems with which at least 70 per cent of the respondents indicated no or little difficulty

Item number	Problem	No difficulty N	No difficulty %	Little difficulty N	Little difficulty %	Total N	Total %
38.	Knowing the reason for pay check deductions	200	80.0	35	14.0	235	94.0
37.	Knowing the amount that will be deducted from pay check	162	64.8	57	22.8	219	87.6
36.	Deciding which bills to pay first	155	62.0	59	23.6	214	75.6
41.	Knowing what is most important to the family when allocating money	112	44.8	96	38.4	208	73.2
1.	Buying food for the family	90	36.0	117	46.8	207	82.8
17.	Using money available for recreation for most enjoyment	122	48.8	83	33.2	205	82.0
31.	Comparing prices against quality when buying	89	35.6	109	43.6	198	78.2
2.	Deciding about buying meals away from home	111	44.4	84	33.6	195	78.0
20.	Selecting life insurance	145	58.0	44	17.6	189	75.6
39.	Keeping records of money	127	50.8	62	24.8	189	75.6

Table 14. (Continued)

Item number	Problem	No difficulty N	No difficulty %	Little difficulty N	Little difficulty %	Total N	Total %
34.	Understanding cost of charge accounts	135	54.0	52	20.8	187	74.8
33.	Knowing how and where to use credit	137	54.8	49	19.6	186	74.4
19.	Selecting auto insurance	131	52.4	53	21.2	184	73.6
27.	Keeping "head above water" or "breaking even" financially	96	38.4	83	33.2	179	71.6
13.	Deciding what contributions to make to charities or various causes	92	36.8	85	34.0	177	70.8
42.	Deciding whether I should continue to work outside the home or not	140	56.0	36	14.4	176	70.4

Little concern was expressed in the area of food. Buying food for the family was of little or no difficulty for 82.8 per cent of the sample. The same two degrees of little concern were expressed by 78.4 per cent with decisions about buying meals away from home. The frequency might have been altered if the problem had been stated as getting the most for the food dollar. Half of the six homemakers interviewed recognized buying groceries as a problem, particularly at the beginning of marriage. Perhaps they were suggesting the general need for brides to recognize and develop consumer skills.

Closely related to consumer skills was the item of comparing prices against quality when buying. Of the total, 79.2 per cent of the homemakers felt they had no difficulty or little difficulty with this problem. An even larger proportion (82.0%) felt little or no difficulty with getting the most for money spent on recreation.

Two of the items dealing with selection of insurance were in the group with 70 per cent or more reporting no difficulty or little difficulty. Life insurance caused little concern for 75.6 per cent and auto insurance for 73.6 per cent. The employment of most of the homemakers in insurance companies may have biased these items or the decisions may have been made by husbands.

Approximately three-fourths of the homemakers had little trouble in keeping financial records or with certain credit knowledge. Keeping records of money was of no or little difficulty for 75.6 per cent. Understanding the cost of charge accounts and knowing how and where to use credit were not difficult for over 74 per cent. This particular group of homemakers did not generally feel a need for further credit knowledge.

Although budgeting was reported in Table 15 as a concern, solvency did not appear to be a problem for a large majority. No difficulty or little difficulty was reported by 71.6 per cent in keeping "head above water" or "breaking even" financially.

Contributions to charities posed little trouble for 70.8 per cent of the sample. A similar proportion (70.4%) had little or no difficulty expressed in deciding whether to continue gainful employment. Although 6.4 per cent indicated much difficulty in deciding whether to continue work, most of the employed wives seemed to not be troubled with this decision.

The problems of money management reported in categories 4 and 5, some difficulty and much difficulty, for at least 30 per cent of the respondents were in three main groups. These data are presented in Table 15. The largest frequencies were reported for planning use of finances. The second most frequent grouping dealt with buying skills. Including a smaller proportion of the homemakers, the third group dealt with three types of expenditures.

The biggest problem indicated was setting aside money for emergencies. Over half (52.0%) expressed some difficulty or much difficulty with this problem. Approximately one-fourth (25.2%) considered it at the level of greatest difficulty. A similar item dealing with anticipation of future money needs was of wome difficulty or much difficulty for 44.8 per cent of the homemakers. Staying within the budget was expressed in these two categories of difficulty by 38.8 per cent of the respondents.

Management education pertaining to the resource of money appears to be needed. The homemakers reported little difficulty deciding what was important in allocation of money, but over one-third could not stay within plans for spending. The findings indicate that instruction is needed in evaluation of future financial expenditures and in the forming of realistic, flexible spending plans.

Deciding what "deals" and bargains were sound was of concern for 37.2 per cent of the homemakers. A contributing factor might have been impulse buying. Some or much difficulty was reported by 36.8 per cent in attempting to avoid impulse buying. Consumer education could provide aid in easing these difficulties. Emphasis on advertising and the motivation for buying would be particularly meaningful.

Table 15. Money problems with which at least 30 per cent of the respondents indicated some or much difficulty

Item number	Problem	No difficulty N	No difficulty %	Little difficulty N	Little difficulty %	Total N	Total %
25.	Setting aside money for emergencies	67	26.8	63	25.2	130	52.0
26.	Anticipating future money needs	88	35.2	24	9.6	112	44.8
24.	Staying within our budget	67	26.8	30	12.0	97	38.8
30.	Deciding what "deal" and bargains are sound	76	30.4	17	6.8	93	37.2
32.	Avoiding impulse buying	61	24.4	31	12.4	92	36.8
3.	Deciding about home furnishing purchases	69	27.6	12	4.8	81	32.4
6.	Getting the most for money spent for clothing	59	23.6	20	8.0	79	31.6
12.	Deciding about spending for gifts	67	26.8	12	4.8	79	31.6

Home furnishings, clothing, and gifts were areas of spending that concerned almost one-third of the homemakers. Home furnishings purchases were of some or much difficulty for 32.4 per cent of the respondents. Getting the most for money spent for clothing and decisions about spending for gifts were difficult for less than one-third (31.6%).

The findings indicated that planning workable budgets that allow for emergencies was the biggest problem for the homemakers in the study. Determining what has priorities for financial spendings was not a problem. The basic problem expressed by the homemakers seemed to be how to handle the finances available so the family could get the best return from this resource.

Lack of consumer buying skills were felt in analyzing bargains and in avoiding impulse buying. However, a large majority of the homemakers in the sample felt adequate in comparing prices against quality, in selecting insurance, and in understanding credit.

Apparently half of the homemakers had never been faced with decisions about home ownership. More than one-third had never made decisions about equipment purchases and had experienced little or no difficulty with food purchases.

Almost one-third did express some or much difficulty in buying home furnishings, clothing, and gifts.

Time management problems

The time management items on the questionnaire were divided into two general groups (see Appendix B). The first part dealt with decisions and implementations. The 18 sub items under item 14 concerned difficulty in finding time for selected activities. The degree of difficulty expressed in finding time for various activities could have involved several factors. For example, the importance the homemaker placed on the activity may have influenced her response. How much the activity was enjoyed might also have been a factor. The length of time required and the time available that would be suitable could have been factors influencing the responses. The main purpose of the items on activities was to indicate possible areas of interest or give an indication of lack of concern in relation to specific activities.

The same procedure was used to group the time management problems as was used to group the financial problems. The problems were organized and presented to point out (1) problems which had not occurred; (2) problems of little concern, reported as no difficulty and little difficulty; and (3) problems of most concern which were reported as situations in which homemakers encountered some and much difficulty.

For the majority of the young homemakers, three types of time management problems had not occurred (see Table 16). These were problems related to finding time to be with children, continuing education, and deciding what paid help to use to save time. Over two-thirds (67.2%) of the respondents left the space blank or used response three as their reply to item 14p, finding time for being with children. Failure to respond to this item was interpreted to mean the problem had not occurred. This interpretation seemed logical because 178 homemakers in the study had no children. Because of the limited number of working mothers in the study the percentages of response of difficulty experienced would not likely be indicative of feeling of employed women with children.

A large percentage of the employed homemakers (64.0%) responded that the situation of finding time for continuing their own education had not occurred. Evidently the majority felt no need for continuing education, at least at the time of the study. A random sampling including various occupations might give different results.

Almost two-thirds (62.8%) of the homemakers indicated that decisions about what paid help to use was one of the problems that had not occurred. The responses suggested that little if any thought had been given to the possibility of using paid help to gain more time. The reasons for the wife working could likely have influenced the frequencies. If the women were working primarily to contribute to the family's financial resources, then it would seem reasonable that money would be of higher priority than time. Paying someone else to

Table 16. Time problems which at least 30 per cent of the respondents indicated had not occurred

	Problem	N	%
14p.	Finding time for being with children	168	67.2
14r.	Finding time for continuing my education	160	64.0
7.	Deciding what paid help to use	157	62.8
14q.	Finding time for community activities I like	97	38.8
5.	Deciding when to use money to pay for a service to save myself time	86	34.4

help with household activities would not be an alternative under consideration.

The homemakers were also asked to indicate their experiences with decisions in deciding when to use money to pay for a service to save time. This decision pertaining to exchange of time and money resources had not occurred for 34.4 per cent. The homemakers had indicated in the general information section of the questionnaire (reported in Table 11) that dry cleaning was the only service used by more than half of the women. The average number of paid services used regularly by the respondents was less than two services.

The beginning stages of the family life cycle have financial demands of establishing a home and the arrival of children. Often husbands are not receiving large incomes or they may still be obtaining further education. The responses indicated that many of these young employed homemakers had not considered allocating money to solve the demands on their time. Instructional programs involving better management of resources other than money would be more likely to be practical for this group to ease the stress on their time.

Over one third of the employed homemakers in the study had not encountered the problem of finding time for community activities. With the demands and interests of the beginning stages of the family life cycle, young homemakers have often not been active participants in outside activities. This further supports the difficulty in involving young employed homemakers in educational programs after they are in the dual role.

Twelve of the items on time were of little concern for over 70 per cent of the homemakers (Table 17). Finding time for cleaning care of clothing, meals, recreation, and buying were of little difficulty or no difficulty. Neither were decisions of what not to do or who should help difficult.

The homemakers did not seem to have difficulty managing laundry tasks. Ninety per cent expressed no difficulty or little difficulty finding time for laundry. Time for dry cleaning presented little or no concern for about four of every five respondents (78.4%).

The employed homemakers were finding time to feed their families. Time for purchasing groceries presented no or little difficulty for 87.2 per cent. More than three-fourths (78.8%) had little trouble finding time to prepare and serve meals. Fewer (71.2%) had little or no difficulty finding time to plan meals. In the general information section, almost one-third had reported using convenience foods regularly (see Table 11). Even a larger proportion (43.6%) had meals away from home regularly. These findings seem to indicate that time management lessons based on meal preparation may not need emphasis in instructional programs.

A large proportion of the women did not seem to feel that family relations and recreation were seriously neglected. No difficulty and little difficulty was expressed by 78.8 per cent of the homemakers in finding time to be with their husbands. Time for personal recreation was not or only slightly difficult to manage for 72.0 per cent. Slightly less (70.4%) had little or no trouble managing to have time for family recreation. Comments from the interviewed women did suggest that working women with children felt greater concern for finding time to be with their family. Although the dual role of homemaker-wage earner has become more widely accepted, responsibilities of motherhood appear to create anxieties for some employed mothers. Not only do women need preparation for management of the dual role so they can meet responsibilities but they also need assistance in adapting attitudes. The inclusion of a larger proportion of mothers in the study might have altered the percentages of response to these items.

Table 17. Time problems with which at least 70 per cent of the respondents indicated no or little difficulty

Item number	Problem	No difficulty		Little difficulty		Total	
		N	%	N	%	N	%
14f.	Finding time for laundry	136	54.4	89	35.6	225	90.0
14b.	Finding time for purchasing groceries	129	51.6	89	35.6	218	87.2
14o.	Finding time for being with husband	126	50.4	71	28.4	197	78.8
14c.	Finding time for preparing and serving meals	101	40.4	96	38.4	197	78.8
14g.	Finding time for dry cleaning	128	51.2	68	27.2	196	78.4
9.	Deciding what to leave undone when everything can't be done	93	37.2	99	39.6	192	76.8
14i.	Finding time for shopping	102	40.8	88	35.2	190	76.0
14j.	Finding time for routine home care and upkeep	70	28.0	119	47.6	189	75.6
6.	Deciding how family members can help in home tasks	112	44.8	68	27.2	180	72.0
14m.	Finding time for personal recreation	76	30.4	104	41.6	180	72.0
14a.	Finding time for planning meals	100	40.0	78	31.2	178	71.2
14n.	Finding time for family recreation	84	33.6	92	36.8	176	70.4

Decisions about what to leave undone when everything could not be accomplished was of no or little difficulty for three of every four employed homemakers (76.8%). Also, for three of every four of the homemakers managing time for shopping and for routine home care was of no or little difficulty. Deciding how family members could help was of little concern for 72.0 per cent.

These data suggested that a number of household activities posed little or no difficulty for these young employed homemakers. Because time was not considered scarce for these activities motivation would not be expected to be present for the homemakers to develop managerial ability in carrying them out or in providing more time to do the activities. The arrival of children for the large proportion of the homemakers who did not have children at the time of the study might likely place further stress on available time. Instructional programs would be beneficial in preparing for such future stresses by developing knowledge of ways to manage time and other resources to meet possible increased demands on time.

The homemakers did express concern in finding time for some of the activities and in making certain decisions in regard to time management. Thirty per cent or more expressed some or much difficulty with ten of the items on time management (Table 18). Three of the items were of considerable concern to about half of the homemakers.

Table 18. Time problems with which at least 30 per cent of the respondents indicated some or much difficulty

Item number	Problem	Some difficulty N	Some difficulty %	Much difficulty N	Much difficulty %	Total N	Total %
14e.	Finding time for sewing	74	29.6	63	25.2	137	54.8
2.	Putting off jobs I dislike	77	30.8	57	22.8	134	53.6
14h.	Finding time for ironing	58	23.2	66	26.4	124	49.8
14k.	Finding time for seasonal home care	66	26.4	28	11.2	94	37.6
1.	Knowing and using short cuts for home tasks	74	29.6	13	5.2	87	34.8
14d.	Finding time for care of clothing	75	30.0	11	4.4	86	34.4
10.	Planning my time so I can complete what I need to do	69	27.6	15	6.0	84	33.6
14l.	Finding time for resting and sleeping	54	21.6	27	10.8	81	32.4
3.	Adjusting to the unexpected	72	28.8	9	3.6	81	32.4
11.	Planning my time so I can complete what I wish to do	61	24.4	16	6.4	77	30.8

The highest total percentages for responses of some difficulty and much difficulty were in finding time for sewing (54.8%) and putting off disliked jobs (53.6%). The total percentage in these two categories of difficulty of responses was 49.6 per cent for finding time for ironing. However, ironing had the highest percentage of the homemakers (26.4%) reporting the problem as causing much difficulty.

About one out of every three of the young employed homemakers indicated some or much difficulty in finding time for three additional activities. The total percentages ranges from 32.4 to as high as 37.6 per cent in finding time for sleeping and resting, care of clothing, and seasonal home care.

Over one-third (34.8%) expressed difficulty in knowing and using short cuts for home tasks. Slightly less (32.4%) had some or much difficulty adjusting to the unexpected. Difficulty was also indicated in planning time to accomplish what the homemaker felt she needed to do and what she wished to do.

Decisions regarding use of money to gain time had not been considered by over one-third of the respondents. Programs to develop awareness of possible substitutions of resources other than money would apparently be more useful to young employed homemakers.

Accomplishing tasks that were not enjoyed caused problems for over half of the group. Nearly half of the respondents expressed difficulties in knowing and using short cuts to accomplish home tasks. Instructional programs could aid the homemakers in developing managerial skills to organize dislike tasks to require minimum use of time and effort. This would make more time available for more desirable activities.

Little difficulty was expressed in finding time for laundry and dry cleaning, foods, shopping, routine home care, and recreation. On the other hand, sewing, ironing, seasonal home care, and resting appeared to be activities for which time was most difficult to find. One-third of the homemakers expressed some or much difficulty in planning time to get things done that were needed.

Responses to both time management and money management indicated that this group of young employed homemakers did feel a need for help in these areas. Their responses suggested areas of interest that could be utilized in planning instructional programs for similar groups.

Several of the problems had not occurred for many of the homemakers. The emphasis of management offerings for preparation for the dual role should be carefully planned in consideration of these findings. Further study and evaluation will be needed to determine which of these situations should be de-emphasized in instructional programs or where awareness should be developed.

Correlations of Variables and Management Problems

A test of correlation was proposed to indicate possible significant relationships between nine selected continuous characteristic variables and the degree of difficulty expressed for individual management problems. The tests indicated very low correlations.

An examination of the frequency counts indicated that most of the responses were in one or two categories on some of the questionnaire items. These occurred in both the nine characteristic variables and the degrees of expressed difficulty with various management problems. The response for "this problem has not occurred," coded as 3, was indicated by over half the respondents for several of the problem items. Decisions about home ownership and education were examples. The characteristic variables for age and number of children had particularly low variance.

Based on the findings and the advice of the statistical consultants for the study, a decision was made to omit the use of a correlation matrix in this study. The correlations were not significantly meaningful to be useful for the present recommendations for curriculum development. Further investigations and analysis would be suggested to determine possible relationships among characteristics and expressed management problems.

Free Responses

At the end of the questionnaire, spaces were provided for the homemakers to write additional money and time problems. The respondents were encouraged to express problems they had experienced in managing time or money that had not been included in the questionnaire items.

The responses relate to money and those related to time problems were sorted and each was initially divided into two groups. The two categories used in sorting and studying the comments were (1) problems and (2) non-problems. The non-problem responses included further explanations of the family environment, advice, and general statements. Many of the free responses were further details about problems that were included in the management sections of the questionnaire.

Free responses related to money problems

The general lament of the additional comments on money problems was not enough income and too many expenditures. In contrast, however, one homemaker said her problem was where to invest all of her pay check for savings.

Eight mentioned the hardship of husbands continuing their education. Several mentioned problems with financial emergencies and unexpected situations. Two women said they felt inadequate in making financial decisions, therefore, financial management was left up to the husband. Unbalanced budgets were problems for several. Impulsive buying, easy credit, and unaccountable spending were also among the comments related to financial problems.

Five of the homemakers were concerned with marital friction over finances. Either husband and wife disagreed over planning or they had quite different spending habits.

Additional comments in the money problem section included those of a non-problem nature as explanations and advice. Several of the homemakers said they had no money problems. Others included statements indicating that money problems need not occur. Some told of special situations effecting their finances. Many of the explanations mentioned the husband.

Homemakers commented on their family environments. Several had recently been married so had not yet had time to make many decisions about money which might cause problems. One homemaker mentioned that her husband had been in Viet Nam during the first year of marriage. Another mentioned that her husband was 12 years older than she. One couple was living with an elderly man and could use the entire house and contents. Two wives mentioned that husbands were in school but indicated that they managed satisfactorily considering the circumstances.

Advice or statements of personal solutions concerning money problems were given by several of the homemakers. Two indicated that everyone should know how much money they had, then spending should not exceed this amount. At least some savings for emergencies was recommended, although the homemakers suggesting this realized the difficulty of doing so at times.

One homemaker had always paid cash and had had problems in obtaining a credit rating. Another mentioned she was working simply to have something to do rather than because the money was needed.

Free responses related to time problems

Some of the homemakers mentioned problems of managing sufficient time for self or to be with their children. Some expressed the belief that because they worked their families deserved all of the remainder of their attention. Three homemakers mentioned that work and school occupied so much of their time. Two others remarked that household duties were usually accomplished after 9 or 10 p.m. until midnight or 1 a.m. The "extra" activities were the ones that seemed to be neglected most.

Three employed homemakers expressed problems with the technicality of having a good evening meal soon after they arrived at home.

Difficulties in family interaction were cited more often in connection with time management than in free responses concerning money. The most frequently reported problematic situation was that husband and wife had little or no time when they were together. Some husbands worked nights, some studied at night, others had jobs requiring them to be away from home frequently.

Several homemakers mentioned fatigue. Some felt they had time but were just too tired and "cross" to use it.

One homemaker felt she needed 12 more hours per day to get everything done. These exemplified possible relationships between resources in the total resource picture. In connection with time the resource of energy was mentioned more than once.

The comments of a non-problem nature were primarily advice for homemakers in the dual role. The suggestion made by several homemakers was to plan and carry out a schedule. The homemakers expressed the feeling that the key to accomplishing household tasks, so time would be available for other things, was organization.

In comments on both additional time and additional money problems, the homemakers seemed to feel a need for further statements related to some of the problems that had been included in the questionnaire. Often the free responses pertained to problems which the majority of the group had indicated little difficulty when responding to the structured items on time and money management situations.

Some of the free responses dealt with related problems which had not been included; especially problems of relationships, attitudes, and resources other than time and money.

Development of instructional programs for preparation for the dual role should give consideration to these other factors.

Summary of Interviews

Six of the 250 homemakers in the sample were interviewed by the investigator. The interviews were conducted for an indication of the level of communication between the respondents and the researcher. The very small number (2.4% of the total) were selected, not to give conclusive evidence, but to suggest adequacy and clarity of the instrument.

An interview schedule (Appendix F) was used to gather certain information, but the investigator collected additional information by observation and further conversations. Some of the homemakers interviewed were more verbal than others. The interviews were held after 7 p.m. or on Saturday at the homemaker's residence.

Three of the six women had one child and three and no children. They had been in the dual role from 1 to 3 1/2 years. Three lived in apartments, two in owned trailors, and one was paying for the house of residence.

The women's husbands were employed differently. The occupations included used car salesman, American history teacher, electric organ repairman, advertising artist, and factory worker. One husband was a law student at Drake University and worked part-time during the school year and full-time in the summer. The husband that had been working in a factory was quitting to attend bible college. Two husbands were present during part of the interviews and contributed some of their ideas.

Five out of the six homemakers said that the ironing was the hardest activity to get done. The feelings were very strong that finding time for ironing was the most difficult. The sixth homemaker had a time scheduled for ironing; keeping the dishes washed was her most difficult time task. Ironing was mentioned most frequently in the category of much difficulty by all the homemakers in the sample.

The group did not seem to think it was hard to decide what to do when they could not keep up with everything. One homemaker said it was never a problem to find time to accomplish needed household duties. Another homemaker with a child expressed the feeling that certainly working wives with no children should not have difficulty if they organized. Four women mentioned that their husbands helped. One reported that if she got too far behind with the ironing she would have the shirts done commercially. Another homemaker was planning to use ironing service.

When asked what young women who plan to work after marriage should know about time management, the most common answer was to develop a system. Several mentioned the frustrations they had had when they were first in the dual role. The solution they had developed was to decide what was most important to do and then plan a schedule. The opinion was expressed that the habit of organizing activities should be developed before a woman was under the time stress of the dual role. If the skill of managing time was already developed they felt it would be much less difficult to adjust to the demands of both marriage and employment.

Groceries were cited by three of the homemakers as requiring developed skill in buying. Recommended from personal experiences for newly married couples was shopping at different stores and comparing prices before settling on one store. One homemaker felt she didn't have time to compare grocery prices, although she complained about the amount the family's food cost.

Variations in income and expenses seemed to be the general cause of difficulty in planning the use of money. One husband was on a commission basis. The family with the husband in law school mentioned the difficulty of adjusting between financial condition in the summer and those during the school year.

Husbands were mentioned as making decisions regarding the car, insurance, and "financial business." Two of the husbands handled all of the financial matters including expenditures for household needs. None of the families, had made a will.

The women felt that young wives should be realistic about financial matters. Advice emphasized knowing the amount of income and knowing the amount of fixed expenses, then budgeting accordingly. Buying skills were also emphasized.

The six homemakers interviewed generally thought the questionnaire was convenient and easily understood. They felt that the important time and money problems had been included. Only two suggestions were made. One homemaker expressed difficulty in deciding between the levels of difficulty for various management problems. Another thought similar problems were repeated too often.

The comments made by the interviewed homemakers generally followed the trends of problems indicated by responses of all 250 homemakers in the study. A distinction was made in the anticipated problems for working wives without children and those who had children. The six women suggested that management skills should be developed before a woman found herself in the dual role.

SUMMARY AND RECOMMENDATIONS

The present study was planned to provide information useful for the development of instructional programs to prepare women for the dual role of homemaker-wage earner. The specific purposes of the research were: (1) to identify problems realized by young employed homemakers in managing their time and money; (2) to determine implications of these problems for Iowa area school curricula.

Data were collected by questionnaire. Previous studies and advice of specialists and young employed homemakers were used as bases to determine and develop the content of the questionnaire. The instrument contained four parts. In the general information section, data were collected to determine selected characteristics of the sample. Two sections were on management problems, 42 items were concerned with finances and 31 items dealt with time. The respondents were asked to indicate the degree of difficulty experienced in each management situation on a five-point scale with three indicating the problem had not occurred. The final section was provided for free response of additional problems.

Personnel managers of Des Moines based insurance companies and department and apparel shops in Des Moines, Iowa, were asked to cooperate in supplying names and addresses of their young employed homemakers. Contact was made with all 44 insurance companies and replies were received from 44 per cent of the apparel and department stores. A list of 532 names and addresses was secured. To qualify for the study the homemaker had to be married and employed full-time in clerical or sales work. Her age had to be from 16 through 24 years.

The questionnaires were mailed to the 532 women and 276 were returned. Twenty-six had to be discarded because the respondents did not meet the criteria for the study; 250 questionnaires were useable.

The 250 married respondents were primarily employed full-time in clerical work and 19 through 24 years of age. They had atleast a high school education and one year of homemaking instruction. The greatest number had assumed the dual role for not more than three years and reported an average family income between $6,000 and $7,000. Only a small proportion had children, which were usually not over three years old. The children were most frequently cared for by baby sitters and relatives while the mothers were at work. The number of paid services the women used regularly were fewer in number than the number of pieces of household equipment they owned.

The homemakers reported that plans for educational expenses for themselves, husbands, or children had seldom been made. More than half had not been involved with home ownership. Decisions regarding equipment purchases, a place to borrow money, and vacation spending had not occurred for about one-third. One-third felt the problem of planning for financial security in case of the husband's death had not occurred.

Little or no difficulty was expressed with pay check deductions and knowledge of financial priorities. Food, recreation, insurance, and credit created little or no difficulty for a large proportion. With little to no difficulty the homemakers felt they could compare price against quality, keep records, and break even financially. Little difficulty was expressed in deciding about charitable contributions or whether to continue to be gainfully employed.

The money problems indicated most frequently as difficult included setting aside money for emergencies, anticipating future money needs, and staying within the budget. Four or five of every ten homemakers felt some or much difficulty with these problems. Some or much difficulty was experienced by over one-third in deciding what bargains were sound and in avoiding impulse buying. Among the problems considered as difficult, a smaller frequency was reported for expenditures for home furnishings, clothing, and gifts.

Situations concerned with time management which had not occurred for most of the homemakers were finding time to be with children, time to continue the homemaker's education, and deciding what paid help to use. Over one-third reported that finding time for community activities and decisions about using paid service had not occurred.

The time situations which most frequently caused little or no difficulty included finding time for laundry and dry cleaning, feeding the family, being with husband, routine home care, and time for personal and family recreation. Decisions about what to leave undone and how family members could help were generally not difficult.

Three situations were most frequently mentioned by the homemakers as causing some or much difficulty. These were finding time for sewing and ironing and putting off disliked jobs. Also among the most frequently mentioned problems were finding time for seasonal home care, clothing care, and time for resting. Knowing and using short cuts for home tasks were difficult for over one-third and adjusting to the unexpected was a problem for slightly less. Difficulty was expressed in planning time in order to complete what was needed or desired.

The following recommendations were made based on the findings of the study. If further research was to be carried out:

1. The study be repeated after developing a plan to draw a randomized sample of young employed homemakers for participants.

2. The six items for which over half of the participants reported the problem had not occurred be eliminated from the questionnaire.

3. Information concerning the occupation of the husband would be relevant to future studies.

4. An investigation be made to identify possible relationships between characteristics and realized management problems.

5. A similar study be conducted with focus on resources other than time and money.

6. A study be made of young married clerical and sales workers from another geographic location in Iowa to identify possible differences in characteristics and expressed problems.

7. An investigation be conducted to determine the management practices of young employed homemakers in order to identify further educational implications.

Educational implications based on the findings of the study were:

1. To be reached, young employed homemakers will need to receive management instruction during senior high school or post high school programs.

2. An evaluation of present instructional programs in home management be made to determine emphasis and to select learning experiences that are essential for the dual role.

3. Programs developed for preparation of women to manage the homemaker-wage earner role should include learning experienced related to the following:

a) awareness of interchangeability of resources;

b) basic managerial skill in using resources available to obtain what is desired;

c) adjustment to family environments in which husbands may be in the armed service or students;

d) planning realistic and flexible spending plans especially so financial resources can absorb emergencies;

e) effective use and care of equipment;

f) consumer education on motivation for buying, analysis of advertising and products, buying decisions on home furnishings, clothing, and gifts;

g) improvement of organization and carry out of necessary homemaker responsibilities to conserve limited resources.

4. Post high school instructional programs involving the following would not be immediately used by at least one of every three similar young women in the dual role:

a) planning for future formal education;

b) decisions regarding home ownership, equipment purchases, vacation spending, and a place to borrow money;

c) finding time to be with children and for community activities;

d) use of money for paid help or services.

5. If actual management practices are effective, the following areas could be minimized in instructional programs for similar groups:

a) knowledge of pay check deductions, financial priorities, record keeping, and use of credit;

b) making expenditures for food, recreation, insurance, and contributions;

c) decisions of whether to be gainfully employed or not;

d) comparison of price against quality;

e) finding time for laundry, dry cleaning, feeding the family, being with husband, routine home care, and recreation;

f) decisions regarding what to leave undone and tasks for family members to share.

6. Instructional programs in management emphasizing spending plans, consumer education, and organization of time would be of definite use to employed homemakers if offered in the area vocational school curriculum.

7. The findings of the study be used in developing concepts and generalizations for a pilot instructional program in management for Iowa area school curricula.

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The young employed homemakers who gave their time and shared their experiences;

And particularly family, friends, and co-workers who provided encouragement and support.

APPENDIX A: CORRESPONDENCE

Letter to Homemaker in Pre-Test

IOWA STATE UNIVERSITY
OF SCIENCE AND TECHNOLOGY
Ames, Iowa 50010

DEPARTMENT OF HOME ECONOMICS EDUCATION

April 22, 1967

(Copy)

Dear Mrs. :

Your help is needed.

Mrs. Evelyn Ruehr, Boone County Assistant Home Economist, submitted your name as a person who would probably be willing to assist us in conducting a research project. We are interested in knowing the experiences young employed women are having managing their homes in order to make recommendations for planning educational programs for future employed homemakers.

You can help us by participating in the trial use of the proposed questionnaire and advising us how we can improve it. Your answers and advice will be kept confidential. Would you please do the following:

1. Proceed to fill out the questionnaire.
2. Follow the directions given on the form and indicate those that are not clear.
3. Write on the form any questions that come to your mind as you respond to the different parts.
4. Make a note of any information that you feel is too personal to give.
5. If at all possible, mail the completed questionnaire in the self-addressed stamped envelope by Thursday, April 27.

This study is being made by Norma Hunsicker, graduate student, under the guidance of Dr. Virginia Thomas. If you have any questions you may call Dr. Thomas collect (Telephone: 294-2320 at Ames).

Your cooperation will contribute much to the success of this survey.

Sincerely,

Alberta D. Hill
Head, Department of
Home Economics Education

ADH: nah
Enclosures

Letter to Personnel Managers

IOWA STATE UNIVERSITY
OF SCIENCE AND TECHNOLOGY
Ames, Iowa 50010

DEPARTMENT OF HOME ECONOMICS EDUCATION

May 1, 1967

(Copy)

Dear Sir:

The Home Economics Education Department of Iowa State University is concerned with the educational needs of young married women who are working full time. A study is being made of the home management experiences of these women in order to make recommendations for planning educational programs for future employed homemakers.

Your cooperation is being solicited because of the large number of young women in Des Moines employed in sales and office occupations. You can assist us in this research by securing the names and addresses of women to include in the study. A questionnaire will then be mailed to each person and to assure that the information reported is kept anonymous, signatures are to be omitted. We are interested in contacting young women with these characteristics:

1. Married
2. Sixteen to twenty-five years old
3. Employed in sales and clerical positions full time (approximately 35 hours per week)

We hope that you can give us the names and addresses of your employees meeting these criteria. If you can give us only a general list of young married employees, that will be beneficial.

Should you have any questions, feel free to call Dr. Virginia Thomas, collect, 294-2320, who is directing this study. For your convenience we have enclosed a list of sales and clerical positions that could be included. Your company may use different titles or combinations. If at all possible please mail your list by May 10. A self-addressed stamped envelope is enclosed.

We sincerely hope you can assist with this study.

Sincerely yours,

Alberta D. Hill
Head, Department of
Home Economics Education

ADH:ja
Enclosure

Categories of Sales and Office Workers to be Included in the Study

(Copy)

1. Bookkeepers
    a) Machine operators or
    b) Manual procedures

2. Biller
    a) Machine operated
    b) Person doing this work by some other means

3. Clerks
    a) Accounting - under general direction of professional supervisor
    b) File clerk
    c) Payroll clerk
    d) Sales clerk
    e) Stock clerk
    f) Other kinds of clerks in your particular kind of firm

4. Cashiers

5. Comptometer operator

6. Duplicating machine operator (Mimeograph or Ditto, Xerox, etc.)

7. Key punch operator

8. Mathematician

9. Secretary (all levels if you have general and specific jobs)

10. Stenographer

11. Switchboard operator

12. Switchboard operator receptionist

13. Tabulating machine operator

14. Transcribing-machine operator

15. Typist

16. Clerk typist

17. Other clerical workers not covered in these categories.

18. Other sales workers not covered in these categories.

Reminder Card to Personnel Managers

(Copy) May 12, 1967

Dear Sir:

Replies from personnel directors have been arriving daily, but we have not yet received one from you. Your assistance in sending us your list of married women, 16 to 25 years old who are full time employees, is very important. Your reply, even if you do not have any women meeting the criteria, will be helpful. We realize that your time is important, and appreciate your cooperation.

If you have already mailed your reply, please disregard this reminder.

Sincerely yours,

Alberta D. Hill, Head
Home Economics Education
Iowa State University

Letter to Employed Homemakers

IOWA STATE UNIVERSITY
OF SCIENCE AND TECHNOLOGY
Ames, Iowa 50010

DEPARTMENT OF HOME ECONOMICS EDUCATION

May 12, 1967

Dear Mrs. :

Your help is needed.

You have been selected for a special survey because you are a young employed homemaker. More and more women like yourself are working outside the home. We are interested in knowing what your experiences are in managing your home while you are employed full time.

Your answers will be kept confidential. Along with the replies of other cooperators, they will be summarized to give an over-all report and make recommendations for planning educational programs for future employed homemakers.

In filling out the questionnaire, please follow these general directions:

1. Please read carefully; answer all questions as accurately as possible.
2. If the proper blank needs only to be checked, please use an (X) mark. In the last sections you will be writing in a number in each blank.
3. When you have completed the questionnaire place it in the self-addressed and stamped envelope and mail by

This study is being made by Norma Hunsicker, a graduate student, under the guidance of Dr. Virginia Thomas. If you have any questions you may call Dr. Thomas collect at 294-2320 here in Ames.

Sincerely yours,

Alberta D. Hill

Alberta D. Hill
Head, Department of
Home Economics Education

ADH:ckc

Enclosure

Reminder Card to Employed Homemakers

(Copy)

Iowa State University May 1967

Dear Homemaker,

You were one of 500 young women selected to respond to a questionnaire on home management experiences. Your response is very important and we hope you can find time to reply. If you have mailed the questionnaire, disregard this reminder. Your help will be appreciated.

Sincerely yours,

Alberta D. Hill, Head
Home Economics Education

Cards for Cooperation to Interview

(Copy)

Iowa State University, Ames, Iowa August 18, 1967

Dear Homemaker:

Of the 500 homemakers contacted in the home management survey, you have been chosen as one of eight we would like to visit to get some additional ideas. Norma Hunsicker would like to visit with you a short time.

If you do not wish her to contact you by telephone to set up a time, sign the attached card and put it in return mail.

Sincerely yours,

Virginia F. Thomas
Associate Professor

VFT:enf

(Copy)

Dear Miss Hunsicker:

I do not wish to cooperate further with the study.

Mrs.______________________
(name)

APPENDIX B: QUESTIONNAIRE

Reply #

May 1967

WHAT ARE YOUR HOME MANAGEMENT PROBLEMS*

Part I: General Information

In order to better understand situations of young employed married women, some general information is needed. This is not to learn about you individually but will be used to get a general over-all picture of young married women who do work outside their homes. Please mark with an X the appropriate blanks.

---

1) Are you married at the present time?

0. ____yes
1. ____no

If your answer is yes, please finish filling out the questionnaire.

If your answer is no, please return the unfinished questionnaire in the self-addressed stamped envelope.

We do need your reply.

---

2) What is your age group?

1. ____16 through 18 years
2. ____19 through 21 years
3. ____22 through 24 years
4. ____25 years or older

---

3) How much schooling have you completed? (check one)

1. ____ninth grade or less
2. ____tenth grade
3. ____eleventh grade
4. ____high school
5. ____about one-half year beyond high school
6. ____one year beyond H.S.
7. ____two years beyond H.S.
8. ____three years beyond H.S.
9. ____four or more years beyond high school

---

4) How much homemaking instruction have you had in regular school? (check one)

1. ____none
2. ____about one-half year
3. ____one year
4. ____two years
5. ____three years
6. ____four years
7. ____five or more years

---

5) During the time that you have been married, how many years have you worked full time for pay? (about 35 hours per week) (check one)

1. ____less than one year
2. ____one to three years
3. ____four to six years
4. ____seven to nine years
5. ____more than nine years

---

6) In which of the categories would you estimate your total yearly family income before deductions?

1. ____less than $3,000
2. ____$3,000 to $4,000
3. ____$5,000 to $6,999
4. ____$7,000 to $8,999
5. ____$9,000 to $10,999
6. ____$11,000 or more

---

* Study by Home Economics Education Department, Iowa State University, Ames, Iowa

7) How many children do you have?

1. ____none
2. ____one
3. ____two
4. ____three
5. ____four
6. ____five
7. ____six
8. ____seven
9. ____eight

8)

DO NOT WRITE
IN THIS BLOCK
OF SPACE

9)

10)

(Check the next box and continue to the end of the questionnaire)

11) How old are your children?
(Mark each age that applies)

1. ____no children
2. ____under one year old
3. ____one year old
4. ____two years old
5. ____three years old
6. ____four years old
7. ____five years old
8. ____six years old or older

12) While you are working, how are the children cared for? (check appropriate ones)

1. ____no children
2. ____husband
3. ____relatives
4. ____baby sitter
5. ____nursery school or day care center
6. ____kindergarden
7. ____grade school
8. ____no special care
9. ____other (specify)____________

13) Which of the following do you have?
(check as many as apply)

1. ____automatic washing machine
2. ____clothes dryer
3. ____steam iron
4. ____sewing machine
5. ____dishwasher
6. ____freezer space
7. ____electric mixer
8. ____vacuum cleaner
9. ____other (specify)____________
____

14) What paid services have you used regularly during the past year?
(check all that apply)

1. ____none
2. ____commercial laundry
3. ____ironing service
4. ____commercial dry cleaning
5. ____convenience foods (as TV dinners, "warm & serve," etc.)
6. ____weekly house cleaning
7. ____seasonal house cleaning
8. ____meals away from home
9. ____other (specify) ____________
____

15) What is your present job?
(check one category)

1. ____secretary, stenographer, typist
2. ____bookkeeper
3. ____office machine, key-punch, computer operator
4. ____clerk
5. ____receptionist, telephone operator
6. ____cashier
7. ____sales
8. ____other (specify)____________
____

Part II. Managing Your Finances

In this section you will find a list of possible financial problems. As you read each, consider the degree of difficulty which you experience when making similar decisions. From the scale of figures below, select the one that most nearly describes the extent of your difficulty. Write the appropriate number on the line opposite each problem.

For example, if you usually have much difficulty "knowing whether special week-end food sales are offering good bargains, " you would write the number 5 on the line left of this problem. Be sure to place only one figure on each line.

5 = I have much difficulty.
4 = I have some difficulty.
3 = This problem has not occurred.
2 = I have little difficulty.
1 = I have no difficulty.

____ 1. Buying food for the family.

____ 2. Deciding about buying meals away from home.

____ 3. Deciding about home furnishing purchases.

____ 4. Deciding about equipment purchases.

____ 5. Deciding about buying a home.

____ 6. Getting the most for money spent for clothing.

____ 7. Planning care and upkeep of car.

____ 8. Deciding about purchasing an automobile.

____ 9. Deciding about vacation spending.

____ 10. Making financial provisions for health care (medical and dental).

____ 11. Planning for money income and property arrangements in case husband may die.

____ 12. Deciding about spending for gifts.

____ 13. Deciding what contributions to make to charities or various causes.

____ 14. Planning for future educational expenses of children.

____ 15. Planning for desired educational advancement for my husband.

____ 16. Planning for desired educational advancements for self.

____ 17. Using money available for recreation for most enjoyment.

____ 18. Selecting property insurance.

____ 19. Selecting auto insurance.

____ 20. Selecting life insurance.

____ 21. Understanding taxes enough to plan tax payments.

____ 22. Having sufficient income.

____ 23. Planning how to spend money.

____ 24. Staying within our budget.

____ 25. Setting aside money for emergencies.

Money Management continued - Please write the appropriate number to indicate your reply.
5 = I have much difficulty.
4 = I have some difficulty.
3 = This problem has not occurred.
2 = I have little difficulty.
1 = I have no difficulty.

____ 26. Anticipating future money needs.

____ 27. Keeping "head above water" or "breaking even" financially.

____ 28. Making and contributing to a savings plan for short term goals.

____ 29. Avoiding impulse buying.

____ 30. Deciding what "deals" and "bargains" are sound.

____ 31. Comparing prices against quality when buying.

____ 32. Knowing where to go to borrow money.

____ 33. Knowing how and where to use credit.

____ 34. Understanding cost of charge accounts.

____ 35. Understanding cost of installment plans.

____ 36. Deciding which bills to pay first.

____ 37. Knowing the amount that will be deducted from pay checks.

____ 38. Knowing the reason for pay check deductions.

____ 39. Keeping records of money.

____ 40. Getting into debt.

____ 41. Knowing what is most important to the family when allocating money.

____ 42. Deciding whether I should continue to work outside the home or not.

Part III: Problems with Managing Your Time

Working women often say, "I just don't have enough time." Consider the following list. On the line at the left of each item, write the number (5 to 1) which indicates how much each is a time problem to you. Refer to the scale at the top of the page and write only one number on the line opposite each possible problem.

____ 1. Knowing and using short cuts for home tasks.

____ 2. Putting off jobs I dislike.

____ 3. Adjusting to the "unexpected" (interruptions, injuries, etc.

____ 4. Planning activities that I can be working on at the same time.

____ 5. Deciding when to use money to pay for a service to save myself time.

Time Management continued - Please write the appropriate number to indicate your relpy.

5 = I have much difficulty.
4 = I have some difficulty.
3 = This problem has not occurred.
2 = I have little difficulty.
1 = I have no difficulty.

____ 6. Deciding how family members can help in home tasks.

____ 7. Deciding what paid help to use.

____ 8. Deciding what commercial services can be used to save time.

____ 9. Deciding what to leave "undone" when everything can't be done.

____ 10. Planning my time so I can complete what I need to do.

____ 11. Planning my time so I can complete what I wish to do.

____ 12. Deciding what to do with vacation time.

____ 13. Deciding how to use my time so I receive the most satisfaction.

14.. Finding time for the following:

____ a) Planning meals.

____ b) Purchasing groceries.

____ c) Preparing and serving meals.

____ d) Care of clothing.

____ e) Sewing.

____ f) Laundry.

____ g) Dry cleaning.

____ h) Ironing.

____ i) Shopping.

____ j) Routine home care and upkeep.

____ k) Seasonal home care.

____ l) Resting and sleeping.

____ m) Personal recreation.

____ n) Family recreation.

____ o) Being with husband.

____ p) Being with children.

____ q) Community activities I like.

____ r) Continuing my education.

m

Conclusion:

Please check back to see if you have answered each item. Your cooperation is greatly appreciated and will be of assistance to young women like yourself. If you have any other problems in managing your time or money that have not been mentioned feel free to write them in the spaces provided below.

Additional money problems: __________

Additional time problems: __________

THANK YOU

Return the completed questionnaire in the stamped envelope addressed to:

Dr. Virginia Thomas
Room 166A MacKay Hall
Home Economics Education
Iowa State University
Ames, Iowa 50010

APPENDIX C: RESPONSES TO ITEMS ON MONEY MANAGEMENT

Number and percentage of responses to questionnaire items related to money management

Item number	Problem		No difficulty	Little difficulty	Problem has not occurred	Some difficulty	Much difficulty
1.	Buying food for the family.	N	90	117	7	34	2
		%	36.0	46.8	2.8	13.6	0.8
2.	Deciding about buying meals away from home.	N	111	84	28	24	3
		%	44.4	33.6	11.2	9.6	1.2
3.	Deciding about home furnishing purchases.	N	58	60	51	69	12
		%	23.2	24.0	20.4	27.6	4.8
4.	Deciding about equipment purchases.	N	46	54	93	50	7
		%	18.4	21.6	37.2	20.0	2.8
5.	Deciding about buying a home.	N	35	22	131	31	31
		%	14.0	8.8	52.4	12.4	12.4
6.	Getting the most for money spent for clothing.	N	79	90	2	59	20
		%	31.6	36.0	0.8	23.6	8.0
7.	Planning care and upkeep of car.	N	82	77	49	29	13
		%	32.8	30.8	19.6	11.6	5.2
8.	Deciding about purchasing an automobile.	N	65	46	71	50	18
		%	26.0	18.4	28.4	20.0	7.2
9.	Deciding about vacation spending.	N	49	69	81	42	9
		%	19.6	27.6	32.4	16.8	3.6
10.	Making financial provisions for health care.	N	87	77	24	50	12
		%	34.8	30.8	9.6	20.0	4.8

Responses to money management items continued

Item number	Problem		No difficulty	Little difficulty	Problem has not occurred	Some difficulty	Much difficulty
11.	Planning for money income and property arrangements in case husband may die.	N	91	36	84	26	13
		%	36.4	14.4	33.6	10.4	5.2
12.	Deciding about spending for gifts.	N	71	98	2	67	12
		%	28.4	39.2	0.8	26.8	4.8
13.	Deciding what contributions to make to charities or various causes.	N	92	85	27	38	8
		%	36.8	34.0	10.8	15.2	3.2
14.	Planning for future educational expenses of children.	N	19	15	187	22	7
		%	7.6	6.0	74.8	8.8	2.8
15.	Planning for desired educational advancement for	N	48	32	123	31	16
		%	19.2	12.8	49.2	12.8	6.4
16.	Planning for desired educational advancements for self.	N	56	19	151	11	13
		%	22.4	7.6	60.4	4.4	5.2
17.	Using money available for recreation for most enjoyment.	N	122	83	7	30	8
		%	48.8	33.2	2.8	12.0	3.2
18.	Selecting property insurance.	N	85	30	120	12	3
		%	34.0	12.0	48.0	4.8	1.2

Responses to money management items continued

Item number	Problem		No difficulty	Little difficulty	Problem has not occurred	Some difficulty	Much difficulty
19.	Selecting auto insurance.	N	131	53	27	28	11
		%	52.4	21.2	10.8	11.2	4.4
20.	Selecting life insurance.	N	145	44	29	26	6
		%	58.0	17.6	11.6	10.4	2.4
21.	Understanding taxes enough to plan tax payments.	N	64	36	57	50	43
		%	25.6	14.4	22.8	20.0	17.2
22.	Having sufficient income.	N	68	78	11	70	23
		%	27.2	31.2	4.4	28.0	9.2
23.	Planning how to spend money.	N	63	110	3	56	18
		%	25.2	44.0	1.2	22.4	7.2
24.	Staying within our budget.	N	58	84	11	67	30
		%	23.2	33.6	4.4	26.8	12.0
25.	Setting aside money for emergencies.	N	55	51	14	67	63
		%	22.0	20.4	5.6	26.8	25.2
26.	Anticipating future money needs.	N	44	86	8	88	24
		%	17.6	34.4	3.2	35.2	9.6
27.	Keeping "head above water" or "breaking even" financially.	N	96	83	10	46	15
		%	38.4	33.2	4.0	18.4	6.0

Responses to money management items continued

Item number	Problem		No difficulty	Little difficulty	Problem has not occurred	Some difficulty	Much difficulty
28.	Making and contributing to a savings plan for short term goals.	N	76	66	39	38	31
		%	30.4	26.4	15.6	15.2	12.4
29.	Avoiding impulse buying.	N	87	68	3	61	31
		%	34.8	27.2	1.2	24.4	12.4
30.	Deciding what "deals" and "bargains" are sound.	N	46	102	9	76	17
		%	18.4	40.8	3.6	30.4	6.8
31.	Comparing prices against quality when buying.	N	89	109	2	42	8
		%	35.6	43.6	0.8	16.8	3.2
32.	Knowing where to go to borrow money.	N	108	36	88	11	7
		%	43.2	14.4	35.2	4.4	2.8
33.	Knowing how and where to use credit.	N	137	49	39	18	7
		%	54.8	19.6	15.6	7.2	2.8
34.	Understanding cost of charge accounts.	N	135	52	37	20	6
		%	54.0	20.8	14.8	8.0	2.4
35.	Understanding cost of installment plans.	N	119	55	42	27	7
		%	47.6	22.0	16.8	10.8	2.8
36.	Deciding which bills to pay first.	N	155	59	16	18	2
		%	62.0	23.6	6.4	7.2	0.8

Responses to money management items continued

Item number	Problem		No difficulty	Little difficulty	Problem has not occurred	Some difficulty	Much difficulty
37.	Knowing the amount that will be deducted from pay checks.	N	162	57	8	18	5
		%	64.8	22.8	3.2	7.2	2.0
38.	Knowing the reason for pay check deductions.	N	200	35	2	10	3
		%	80.0	14.0	0.8	4.0	1.2
39.	Keeping records of money.	N	127	62	10	33	18
		%	50.8	24.8	4.0	13.2	7.2
40.	Getting into debt.	N	60	67	65 + 7	40	11
		%	24.0	26.8	28.8	16.0	4.4
41.	Knowing what is most important to the family	N	112	96	24	18	0
		%	44.8	38.4	9.6	7.2	0.0
42.	Deciding whether I should continue to work outside the home or not.	N	140	36	33	25	16
		%	56.0	14.4	13.2	10.0	6.4

APPENDIX D: RESPONSES TO ITEMS ON TIME MANAGEMENT

Number and percentage of responses to questionnaire items related to time management

Item number	Problem		No difficulty	Little difficulty	Problem has not occurred	Some difficulty	Much difficulty
1.	Knowing and using short cuts for home tasks.	N	69	93	1	74	13
		%	27.6	37.2	0.4	29.6	5.2
2.	Putting off jobs I dislike.	N	42	68	6	77	57
		%	16.8	27.2	2.4	30.8	22.8
3.	Adjusting to the "unexpected."	N	57	97	15	72	9
		%	22.8	38.8	6.0	28.8	3.6
4.	Planning activities that I can be working on at the same time.	N	70	100	21	52	7
		%	28.0	40.0	8.4	20.8	2.8
5.	Deciding when to use money to pay for a service to save myself time.	N	67	60	86	27	10
		%	26.8	24.0	34.4	10.8	4.0
6.	Deciding how family members can help in home tasks.	N	112	68	47	14	9
		%	44.8	27.2	18.8	5.6	3.6
7.	Deciding what paid help to use.	N	61	21	157	6	5
		%	24.4	8.4	62.8	2.4	2.0
8.	Deciding what commercial services can be used to save time.	N	102	70	67	8	3
		%	40.8	28.0	26.8	3.2	1.2

Responses to time management items continued

Item number	Problem		No difficulty	Little difficulty	Problem has not occurred	Some difficulty	Much difficulty
9.	Deciding what to leave "undone" when everything can't be done.	N %	93 37.2	99 39.6	6 2.4	48 19.2	4 1.6
10.	Planning my time so I can complete what I need to do.	N %	64 25.6	102 40.8	0 0.0	69 27.6	15 6.0
11.	Planning my time so I can complete what I wish to do.	N %	70 28.0	100 40.0	3 1.2	61 24.4	16 6.4
12.	Deciding what to do with vacation time.	N %	113 45.2	54 21.6	40 16.0	37 14.8	6 2.4
13.	Deciding how to use my time so I receive the most satisfaction.	N %	66 26.4	105 42.0	3 1.2	59 23.6	17 6.8
14.	Finding time for the following:						
a.	Planning meals.	N %	100 40.0	78 31.2	10 4.0	46 18.4	16 6.4
b.	Purchasing groceries.	N %	129 51.6	89 35.6	6 2.4	25 10.0	1 0.4
c.	Preparing and serving meals.	N %	101 40.4	96 38.4	4 1.6	44 13.6	5 2.0

Responses to time management items continued

Item number	Problem		No difficulty	Little difficulty	Problem has not occurred	Some difficulty	Much difficulty
14.	Finding time for the following:						
d.	Care of clothing.	N	61	102	1	75	11
		%	24.4	40.8	0.4	30.0	4.4
e.	Sewing.	N	34	50	29	74	63
		%	13.6	20.0	11.6	29.6	25.2
f.	Laundry.	N	136	89	4	18	3
		%	54.4	35.6	1.6	7.2	1.2
g.	Dry cleaning.	N	128	68	21	25	8
		%	51.2	27.2	8.4	10.0	3.2
h.	Ironing.	N	54	69	3	58	66
		%	21.6	27.6	1.2	23.2	26.4
i.	Shopping.	N	102	88	2	51	7
		%	40.8	35.2	0.8	20.4	2.8
j.	Routine home care and	N	70	119	5	48	8
		%	28.0	47.6	2.0	19.2	3.2
k.	Seasonal home care.	N	41	73	42	66	28
		%	16.4	29.2	16.8	26.4	11.2
l.	Resting and sleeping.	N	84	84	1	54	27
		%	33.6	33.6	0.4	21.6	10.8

Responses to time management items continued

Item number	Problem		No difficulty	Little difficulty	Problem has not	Some difficulty	Much difficulty
14.	Finding time for the following:						
m.	Personal recreation.	N	76	104	2	48	20
		%	30.4	41.6	0.8	19.2	8.0
n.	Family recreation.	N	84	92	21	39	14
		%	33.6	36.8	8.4	15.6	5.6
o.	Being with husband.	N	126	71	5	26	22
		%	50.4	28.4	2.0	10.4	8.8
p.	Being with children.	N	42	27	168	12	1
		%	16.8	10.8	67.2	4.8	0.4
q.	Community activities I like.	N	50	51	97	35	17
		%	20.0	20.4	38.8	14.0	6.8
r.	Continuing my education.	N	31	11	160	13	35
		%	12.4	4.4	64.0	5.2	14.0

APPENDIX E: EXAMPLES OF FREE RESPONSES

Examples of Free Responses of Additional Time and Money Problems

Money problems--

- Something happens that we have to dip into our savings
- Very hard to save for emergencies when so many bills to pay
- I'm inclined to forget I went back to work to pay off some stuff and instead just keep buying more
- Realize I am not well trained in the management of family finances and rely on my husband for the solving of budget problems
- Hard for my family to budget time and money as my husband is in law school and this limits both
- Impulsive buying was my downfall
- Problem is easy credit--paychecks are gone on monthly bills
- Budget never comes out right--make it too tight
- Just blow extra money
- Try as hard as I can so marriage doesn't become unhappy from tension over bills

Money non-problem comments--

- Good idea to save at least a little money in case of an emergency--hard to do
- Have credit union save so much out of check so don't miss it
- Best solution to money problems is preventing them
- Every young couple should decide how they are going to live before they go out and buy a lot of stuff
- Putting husband through college--manage to get things we need at the present and wait for the more desirable
- During first year of marriage husband has been in Viet Nam--no problems, but will have some when he comes home
- If one knows exactly how much money one has, one can set up a fairly good budget--don't spend more than one has
- Knowing better times are ahead makes "squeezing" money worthwhile

Time problems--

- Having a good supper ready in a half hour after get home
- Wish I had time to do my housework at a slower pace
- Believe most working mothers have a difficult time getting everything done
- Free time should be mainly devoted to working mother's children

Time problems (continued)--

- Finding time for myself is biggest time problem
- School and housework are very time consuming
- Not enough time in general to get everything done that needs to be done or would like to do
- Find I get most of my work done between 10:00 and midnight
- Not being able to devote enough time to my baby
- Finding time for ironing
- Hard to find time to do extra jobs
- Time to be together with husband
- Evenings everyone is cross and tired

Time non-problem comments--

- Light housekeeping each evening will save precious hours of weekend time
- Plan work on a schedule--only sometimes unexpected interruptions
- Wonderful husband who helps greatly
- Plan ahead and try to do something everynight
- Housework no problem if have a place for everything and proper arrangement
- Should use will power not to give in to useless time demands
- Use commercial service to give a break
- Set up a schedule and stay on it

APPENDIX F: INTERVIEW SCHEDULE

Interview Schedule

Hello, I'm Norma Hunsicker. I called you ______________ about asking you a few more questions about how you manage your home while working full time. Here's my identification.

1. Now, how long was it that you've been working full time since you've been married?_____________________

2. Do you have any children?____________________
   If so, how many?______________ (they may be evident!)

3. Could I ask what your husband does?______________________

4. Now you're working and keeping house, too. What do you find is the hardest to get done or keep up with--shopping, house cleaning, finding time for yourself or your family, or what?

5. When you just can't get the things done you want to do what are the most difficult things to make up your mind about--what things not to do, who to help you or how much, if you should pay to have some things done or perhaps how to do a task the best way?

6. What do you think other young women planning to continue to work after they marry should know about using their time?

7. There are so many different products on the market I sometimes have difficulty deciding which one I should buy. What are the most difficult for you to buy? Would it be groceries, clothes, things for the home, or perhaps a car or house or something like insurance?

8. We all seem to complain about not having enough money sometimes. What do you think is hardest in planning how to use the family income or in just keeping the bills paid?

9. Some things like insurance, taxes, borrowing money, or installment plans can be confusing. Do you leave some of these up to your husband to look after?____________

   Would you really be lost if you had to handle some of these yourself?

   Which?

10. What do you think married working women should know about money matters?

11. Here's a copy of the questionnaire that you filled out for us. Do you recall any particular feeling or reactions about it?

    Was it convenient or should it be improved?

    Do you think the important questions about using time and money were included?